DOCUMENT RESUME

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ABSTRACT

An outgrowth of State-sponsored institutes conducted by Auburn University, Alabama, to produce career education teaching modules for adults, the consumer economics module is one of five field-tested curriculum guides adopted from findings of the nationally oriented Adult Performance Level Study conducted at the University of Texas. The primary instructional objective of the consumer economics module is to help adult learners "to manage a family economy and to demonstrate an awareness of sound purchasing practices." A designator coding system identifies performance objectives with a corresponding series of learning tasks or enabling objectives; separate columns list related instructor activity, learner activity, and resources. Basic skill areas emphasized are communication skills, problem solving techniques, and interpersonal relationships. Topic coverage includes: consumer economic vocabulary; related measurement and mathematical operations, sales tax, and use of catalogs and consumer guides; determination of economical shopping places; differences in brand names, "firsts"; and "seconds"; methods of packaging goods; taking advantage of sales; advertising practices; ordering food in a restaurant; buying home furnishings; obtaining housing; buying and maintaining a car; community banking services; credit systems and budgeting techniques; insurance; food stamps; and efficient household management. A 26-page bibliography of additional resources is provided. (EA)

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CE004137

FOREWORD

Auburn University conducted the first Institute in Alabama devoted to career education for adults. This Institute was held during the weeks of August 6 through 17, 1973, and sixty participants from all areas of the State were involved. It was recognized at the outset that adults are often confronted with many problems requiring the application of knowledge and skills for adequate solutions. It was further recognized that basic educational offerings must be oriented strongly toward helping adult learners to acquire the needed knowledge and skills for adequacy in problem solution if such offerings were to be made relevant to needs. For these reasons, the Institute was designed in keeping with the findings of the Adult Performance Level Study conducted at the University of Texas, and the major purpose of the Institute was that of producing teaching approaches in a modular form utilizing the findings of the study. Thus, the tasks identified as being important to adults in the Texas study became the basis for the instructional modules developed by the Institute participants.

The nationally oriented Adult Performance Level Study defined a general areas of needs for effective livelihood in American society. In the structure, an instructional goal was stated for each general knowledge area, a set of performance objectives was stated that would allow for the attainment of the instructional goal, and each performance objective was followed by a series of learning tasks (enabling objectives) designed to help the learner attain the competencies required. Each task was presented in terms of teacher activities, learner activities, and resources required so that an adult education instructor might employ the task modules in the most efficient and meaningful process.

The book was made available to many adult educators throughout the State of Alabama and across the nation. Evaluative and other feedback materials were provided, reciprocally, in order to determine any necessary changes. Therefore, a thorough "field testing" was carried out during the period of September, 1973 through May, 1974 to check out and determine the feasibility and applicability of each major task at the varying adult performance levels.

During the same period, the performance level study conducted by Dr. Norrell Northcutt of Texas and associates revised the original tasks. The final outcome of that study reduced the general knowledge areas to five and revised the performance objectives and tasks accordingly. The information from this facet of the study provided a new impetus for further development of the approach employed in the first book, and as a result, the Adult Education Department of Auburn University received a grant from the Alabama State Department of Education, Adult Basic Education and U.S.O.E. to fund an Institute and follow-up with the purpose being that of a major revision in terms of the newly defined knowledge areas, performance objectives, and tasks and implementation of adult education curriculum based upon the revised modules.

The Summer Institute, made possible by this grant, was held at Auburn University on August 12-16, 1974. The Institute participants, most of whom were experienced in using the modules, were divided into five groups, with each group being responsible for one of the general knowledge areas defined. The purpose of each group was to revise the book in keeping with the new structure in terms of knowledge areas, performance objectives, and tasks. In many instances, it was possible to place task modules from the earlier publication under the new performance objectives, while in others, the participants had to create new modules as required by the new structure. Additionally, it was decided that five books would be produced, each one representing a specific knowledge area as shown in the diagram below.

GENERAL KNOWLEDGE AREAS

Occupational Knowledge	Consumer Economics	Health	Community Resources	Government and Law

Basic Skills

Communication skills

Problem solving techniques

Interpersonal relationships

The performance objectives for each knowledge area were adopted from the new data of the Adult Performance Level Study, and the tasks (enabling objectives) were adaptations of the ones produced by the new data. Finally, it should be noted that some tasks were considered to be above that which would be acceptable to some adult groups; therefore, such tasks were included as a separate section entitled "Advanced Tasks" so that instructors might choose from them if appropriate for particular groups.

EVALUATION OF ADULT PERFORMANCE LEVEL MODULES

(By Participants in the 1974 Adult Basic Education Institute, Auburn University)

NAME ______________________ POSITION: Instructor ________
Supervisor ________
Other ________

TASK PREFIX LETTERS & NUMBERS: (Example: OK-25) ________

Number of learners in each level: Level 1 ________
Level 2 ________
GED ________

Amount of Instruction time for this module ________.

BASIS FOR MODULE SELECTION

(Why did you select this module for use in an Adult Education class?)

INSTRUCTIONS: Show the method(s) which were used in the selection of this module by checking only one blank under each of the following items.

(1) Instructor's perception of the need for the selected module.

High ________
Low ________
None ________

(2) Supervisor's influence in selecting this module.

High ________
Low ________
None ________

(3) Learner's perception of need for the selected module as expressed through individual means. (Ex.: through the use of tests, conversation, observation, case-study, etc.).

High ________
Low ________
None ________

(4) Perception of learner's needs as expressed through group activities. (Ex.: discussion, role playing, observation, case-study, etc.).

High ________
Low ________
None ________

(5) Availability and accessibility of resources (includes resource persons, books, pamphlets, visual aids, materials for constructing instructor-made resources, etc.).

High ________
Low ________
None ________

(6) Critical Incident - To what extent did your learners experience a sudden and important real-life need?

High ________
Low ________
None ________

** ***

ESTIMATION OF THE MODULE AS A LEARNING EXPERIENCE

Please give your opinion of the efficiency of the modules as a learning experience by checking one blank under each of the following items.

(1) Learner's interest and accomplishments.

High ________
Low ________
None ________

(2) Effectiveness of instructor activities.

High ________
Low ________
None ________

(3) Effectiveness of learner activities.

High ________
Low ________
None ________

(4) Effectiveness of resources.

High ________

Low ________

None ________

Suggestions for improvement of the module: ____________________

____

____

____

____

Adult Career Education

CONSUMER ECONOMICS MODULE

Based on the APL Study

AUBURN UNIVERSITY
Vocational and Adult Education

Cover Designs:
Learning Resources Center.
School of Education
Auburn University

CONSUMER ECONOMICS

INSTRUCTIONAL GOAL: To manage a family economy and to demonstrate an awareness of sound purchasing practices.

DESIGNATOR SYSTEM: Those performance objectives related directly to Consumer Economics are designated CE and followed by a number. The tasks (enabling objectives) follow the performance objectives with the letter "T" used as the task designator, then followed by the number for that specific objective. Thus, the designator code CE-1, T-1 means Consumer Economics performance objective one, task one.

CONTENTS:

1. Consumer Economics performance objectives and tasks.
2. Suggested advanced tasks for certain performance objectives.
3. Bibliography of suggested resources not contained in Resources sections of the task modules.

CONSUMER ECONOMICS

CE Objective 1. To build an oral and written consumer economics vocabulary.

TASKS:

T-1. To associate commonly used words and signs with pictures or diagrams that describe various areas of consumer economics. (Suggested areas: real estate (rent), packaged labels (food, clothing, fabric, appliances, store names, aisle markers, utilities, financial, household.)

T-2. To read the word used in CE-1, T-1.

T-3. To write (print and cursive) the word and abbreviations used in CE-1, T-1 and T-2.

T-4. To spell the words used in CE-1, T-3.

CE Objective 2. To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

TASKS:

T-1. Using samples of paper and coin monies, to count to various limits.

T-2. Using samples of paper and coin monies, to make change by mathematical operations.

T-3. Using tables of weights applied to consumer economic examples to convert among tons, pounds, ounces, etc.

T-4. Using tables of linear measures applied to specific consumer economic examples, to convert yards, feet, inches, etc.

T-5. Using rulers and yardsticks to calculate the areas of surface and volumes of rooms and appliances.

T-6. Using the terms gallons, quarts, ounces, cups, pints, etc., to calculate volumes and to convert from one measure to another.

CE Objective 3. To understand the concept of sales tax and to compute percentage of income spent.

TASKS:

T-1. Using samples of sales tags, to calculate the total cost of items after sales taxes have been computed and added in.

T-2. To show the differences between sales and income taxes, noting the absence of an "ability to pay" or progressive tax structure of sales taxes and the concept of the individual's involvement in community maintenance.

T-3. To compute the percentage of income spent on sales tax.

T-4. To fill out sample federal and state income tax forms.

CE Objective 4. To be able to use a catalog to order goods.

TASKS:

T-1. Using a catalog, to find needed items which may not be available in local stores.

T-2. Using the list in T-1, to note the aspects of each item which should be determined when ordering, e.g., size, weight, color.

T-3. To fill out sample mail order forms, to order goods selected from catalogs.

CE Objective 5. To be able to use consumer guides to determine the best buys for the money.

TASKS:

T-1. Using consumer guides, to write the initial cost for selected items.

T-2. Using the consumer guides, to list the average amount of repair free use for items listed in CE-5, T-1.

T-3. Using the facts for selected items listed in CE-5, T-1 and T-2, to choose the best buy determined by initial cost, durability and estimated repair costs.

T-4. Using consumer guides to read and select best buy in relation to one's budget and needs.

CE Objective 6. To be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

TASKS:

T-1. To determine how large volume stores can sell products at a lower price than smaller stores.

T-2. To write shopping list for food and household necessities.

T-3. Using prepared shopping list to write the prices of items in several different stores and to note the type of store (wholesale, retail, etc.) and whether the store has trading stamps.

T-4. Using odometer and gallons of gasoline figures to calculate gas mileage for private cars.

T-5. To calculate the cost from a point to the store mentioned in CE-6, T-3 by several means of public transportation and private transportation.

T-6. Using the prices in CE-6, T-3 and T-4 to calculate the cheapest places to shop from a given point.

CE Objective 7. To be aware of the differences in price and quality between brand names, and between "firsts" and "seconds" and to be able to substitute economy for quality according to individual needs.

TASKS:

T-1. Using lists of common items (food, gasoline, dry goods, etc.) to write the various brand names and their prices and quantity from labels in a given store.

T-2. Using the list in CE-7, T-1 to calculate the difference in price between brands for equal quantities of the same item.

T-3. Using the quantities and prices of different sizes for a given brand to calculate the price per unit to determine the difference in price per unit.

T-4. Using the list in CE-7, T-2 to mark the brand of each item preferred by the individual and to mark those items for which there is no preference.

T-5. Using the list in CE-7, T-4 to mark those instances in which the individual feels that he might have been motivated to use a given brand or standard of quality because of advertising, gimmickry, experience, public values or aesthetics.

T-6. To note instances where economy items can be substituted for quality items without affecting the individual's preferences, (e.g., powdered milk for fresh milk).

CE Objective 8. To know the various methods by which goods are packaged and to know which methods are cheaper and which are best in terms of quality and storage.

TASKS:

T-1. Using a list of items, to list the various ways each item can be packaged (e.g., fresh vs. canned vs. frozen, individual packages vs. bulk packages).

T-2. Using the list in CE-8, T-1 to construct a chart, including the packaging methods, net weight or volume, unit price and brand name for each item listed.

T-3. In discussion with a resource person (home demonstration agent, etc.), to rate various packaging methods in terms of quality, individual taste, nutrition (in the case of foods) and convenience.

T-4. Using the list in CE-8, T-1 and the ratings in CE-8, T-3 to select the best packaging methods for the items listed based on individual needs and resources.

T-5. To determine the best ways to store the various catagories of foods listed.

T-6. To meet with a resource person to discuss grades and quality of meat.

CE Objective 9. To be able to take advantage of sales by knowing where to find them, by planning for their eventuality, and by being able to determine which are of worthwhile value to the individual.

TASKS:

T-1. Using newspapers, magazines, and resource persons, to list various reasons stores have sales.

T-2. Using several advertisements from a newspaper to choose those which advertise seasonal goods.

T-3. Using a calendar to mark the times when seasonal items from a prepared list would be on sale.

T-4. Using ads from the sources listed above, to demonstrate the savings between the sale and nonsale prices.

T-5. If applicable, using lists of grocery items, to write sale and nonsale prices, for a period of time suggested by the instructor, for items at the store(s) where the individual usually shops.

T-6. Using a list of perishable grocery items, to write when the price of each item will be reduced because of aging, the regular price of the items, the reduced price, and to describe the quality of the item at the time of price reduction.

T-7. Using various sale prices, to illustrate the savings, in terms of fractions and percentages, from buying the items on sale.

CE Objective 10. To be aware of advertising practices, to the extent of recognizing appropriate and inappropriate forms of advertising.

TASKS:

T-1. To locate various kinds of ads and analyze ads in terms of appeal to the prospective customer.

T-2. In group discussion to list several gimmicks used in sales and advertising and to know where bad advertising practices may be reported.

T-3. In role-playing situations to imitate several types of techniques used by sales persons.

T-4. To be able to read and understand advertising charts, graphs, etc. used to express the merits of the product.

CE Objective 11. To be able to order food and to know how to tip in a restaurant.

TASKS:

T-1. Using a sample menu, to determine the total price of a meal and price per individual when in a group situation.

T-2. Using the prices from CE-11, T-1, to approximate the amount of tip that would be expected. To define tipping as a reward for especially good service.

T-3 To discuss the notion of "restaurant intimidation" wherein an individual feels prompted to buy an expensive meal, or is embarrassed to ask for a description of an unfamiliar item.

CE Objective 12. To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

TASKS:

T-1. To identify types of stores in a neighborhood (discount, home furnishing, chain stores such as Sears, etc.).

T-2. In group discussion to list the needs of various members of a household (food, clothing space etc.).

T-3. Using lists of articles of furniture, appliances and other household items, to label those which are essential and luxury based on individual needs and resources.

T-4. Using the price listed in catalogs and newspapers of new and used furniture and appliances to compare the prices.

T-5. To calculate the difference in prices of new and used furniture listed in catalogs and newspapers.

T-6. To know practical aspects of some types of home furnishing (formica type table vs. solid walnut, etc.). that may lead to their selection instead of the selection of a more prestigious or luxury item.

T-7. Using the list in CE-12, T-3, to select items desired, but not already possessed, by the individual, and to order the priority in which each item will be obtained.

T-8. To associate the needs listed in CE-12, T-7 with budgeting and credit techniques developed in CE-16.

CE Objective 13. To determine housing needs and to know sources and methods for obtaining housing and utilities based on those needs.

TASKS:

T-1. Given a prepared checklist by the instructor dealing with home ownership versus house rental versus apartmental rental and dealing specifically with such facts as average area rental costs, utilities, home loan, down payments, monthly loan payments, taxes, transportation to job costs, repairs, etc. to check those groups of housing information most appropriate to needs.

T-2. To list community resources which may provide help in interpreting lease agreements, insurance policies, guarantees, contracts, mortgages, deposits, etc.

T-3. In the event of housing discrimination to be familiar with the resources open to the individual. (See Community Resources 13, T-2).

T-4. In a role-playing situation to conduct conversations involving typical relations with repairmen, sales personnel, agents and landlords.

T-5. In a role-playing situation to order the installation of a telephone and other utilities.

CE Objective 14. To know how to buy and maintain a car economically.

TASKS:

T-1. From various resources (mechanics, consumer and auto magazines) to list those aspects of a car that affect economy (motor size, car weight, amount of maintenance necessary).

T-2. Compiling a list of performance records from the same sources, to determine which cars compare most favorable.

T-3. From relevant sources to price the listed cars to determine which can best meet the individual's needs and resources.

T-4. Using the yellow pages or newspaper ads to find garages which can perform necessary maintenance work.

T-5. Using community resources to find establishments or clubs that teach car care and maintenance.

T-6. Using the above sources, to determine a list of parts and lubricants that can be purchased on the basis of economy from retail outlets as opposed to buying by brand name.

CE Objective 15. To become aware of the various media of exchange and to become familiar with banking services in the community.

TASKS:

T-1. To determine the need for and the cost of the following: (a) money orders, (b) personal checks, (c) traveler's checks, and (d) certified checks.

T-2. Using samples, fill out all the various kinds of checks listed in CE-15, T-2.

T-3. To determine the services offered by various local banks, in order to select the best checking and savings accounts in accordance with individual needs.

T-4. Using samples, to perform the following: (a) fill out deposit slips, (b) calculate an account balance given entry and withdrawal amounts.

CE Objective 16. To develop an understanding of credit systems and budgeting techniques.

TASKS:

T-1. To list advantages and disadvantages of buying on credit, and to note the consequences of failing to comply with credit agreements.

T-2. To decide what goods and services can be obtained under the various plans listed in CE-16, T-1.

T-3. Using available resources (consumer unions, Better Business Bureau, etc.) to list financing methods which may be deceptive or uneconomical to the individual.

T-4. To compute a facsimile of an application for loans and charge accounts.

T-5. To compute interest rates involved in various types of loans.

T-6. Using items of personal interest from CE-16, T-2, to list cash values and interest rates and to calculate amounts of interest for various time periods.

T-7. To select the best loan according to needs given, rates of interest and conditions of various loans.

T-8. Using rules of thumb for budget expenditures, to decide what percentage of income should be spent on ordinary and contigency items.

T-9. Using the percentages from CE-16, T-8 to determine how much can be spent on the desired credit items.

T-10. Using the individual's needs and resources as a base, to arrange a priority list of desired items that can be purchased with the percentage of income established in CE-16, T-9.

T-11. To construct a broad sample budget based on the individual's needs, desires and resources, drawing from realistic cost of living situations in the community.

T-12. Write in paragraph form the methods and precautions for keeping permanent and temporary records while using receipts, payroll slips, medical records, insurance policies, bank statements, etc.

T-13. Using samples of W-2 forms to read and to mark the figures that apply to items given by the instructor.

T-14. Using representative samples of forms, receipts, etc., to list the various necessary and beneficial items used in filling out income tax.

CE Objective 17. To identify and locate information concerning the types of insurance available and to be able to select the best insurance for the individual and his family.

TASKS:

T-1. In discussion with a resource person to determine the various kinds and sources of insurance and to know relative costs.

T-2. To decide what type and amount of auto insurance is necessary for the individual's situation.

T-3. Given a list of descriptions of various homes and their furnishings, to write the type and amount of coverage best suited to each.

T-4. Given rates and values of different types of life insurance, to choose those which best meet needs and resources.

T-5. Given a list of different health insurance plans including rates, benefits and limitations, to select the best plan according to prescribed needs and resources.

CE Objective 18. To use food stamps with economy.

T-1. To acquire basic information on buying and using food stamps effectively.

CE Objective 19. To manage a household efficiently.

TASKS:

T-1. Given a list of clothing and fabrics, to write the proper storage methods for each item listed.

T-2. In group discussion, to list the areas and the articles in the house to be cleaned and the most efficient supplies and methods for cleaning.

T-3. Using community resources, to list areas that teach the making and repairing of household items and clothing.

T-4. Using pictures or the actual items to install or connect fuses in fuse boxes, batteries in lights, radios and toys, Christmas lights.

T-5. Using community resources, to list the areas that teach simple appliance repair.

DESIGNATOR: CE-1, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-1: To build an oral and written consumer economics vocabulary.

ENABLING OBJECTIVE T-1: To associate commonly used words and signs with pictures or diagrams that describe various areas of consumer economics (suggested areas: real estate (rent), packaged labels (food, clothing, fabric, appliances) store names, aisle markers, utilities, financial, household).

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Introduce concept of producers and consumers to learners. 1-2 Collect from magazines and newspapers examples of producers and consumers and discuss with learners. 1-3 Collect and make available to learners, magazines and newspapers.	1. Collect pictures from magazines and newspapers which represent producers and consumers and categorize each. Ex.: Grocery shopper-farmer.	1-1 Teacher reference: Crank, Doris H. and Maxwell, Lyle. CONSUMER EDUCATION, GENERAL PRINCIPLES OF CONSUMER PURCHASING. Unit 1, Delta Pi Epsilon, Gustavus Adolphus College, St. Pete, Minnesota, 1970. 1-2 Magazines and newspapers. 1-3 Campbell, Sally. CONSUMER EDUCATION IN AN AGE OF ADAPTATION. Chicago: Sears Roebuck and Co., Department 702, 1971.
2. Divide class into small groups and guide discussion on producers and consumers. Check identification for accuracy.	2. In small groups, discuss and identify different producers and consumers which were collected.	2. Collected pictures. Paper and pencil.
3. Arrange for resource persons to discuss wide realm of consumer goods and services.	3. Participate in discussion led by resource person on the wide realm of consumer goods and services.	3. Resource person: Home Economist from Cooperative Extension, Utility Company, Home Economics Teacher, etc.

CE-1, T-1 continued.

4. Collect and make available magazines and newspapers.	4. Collect pictures from magazines and newspapers in areas of consumer goods and services, identifying each. Ex.: food, housing, clothing, business, advertisements.	4. Magazines and newspapers.
5. Direct small groups in checking identification of areas of consumer interests and the listing of specific examples.	5. In small groups, discuss pictures collected and identify as areas of consumer interests. List examples applicable to his individual life.	5. Learner collected pictures, paper and pencils.
6. Arrange for field trips to local business for purpose of learners viewing areas of consumer interests.	6. Participate in field trips to some sites of consumer activity that are a part of the learners' lives.	6. Local community business. Ex.: banks, grocery stores, department stores, real estate agents, etc.

DESIGNATOR: CE-1, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-1: To build an oral and written consumer economics vocabulary.

ENABLING OBJECTIVE T-2: To read the words used in CE-2, T-1.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Prepare list of consumer economic terms which appeared in CE-1, T-1. Distribute to learners. 1-2 Be sure each learner has dictionary.	1. Locate consumer economics words in dictionary and mark words on list provided by teacher.	1-1 Instructor-prepared list of consumer economics terms. 1-2 Dictionaries for learners.
2. Secure resource booklet for each learner. Direct reading activity.	2. Identify and mark some of these consumer economics terms in assigned reading.	2. MAKING THE MOST OF YOUR MONEY. Educational Division, Institute of Life Insurance, New York, New York, 1971.

DESIGNATOR: CE-1, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-1: To build an oral and written consumer economics vocabulary.

ENABLING OBJECTIVE T-3: To write (print and cursive) the words and abbreviations used in CE-1, T-1 and T-2.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Prepare sentences using words from list in CE-1, T-2 leaving blanks for insertion of consumer terms by learners.	1. Complete sentences by selecting appropriate consumer terms from instructor provided list. Do this by writing words in blanks.	1-1 Instructor-made incomplete sentences. 1-2 CONSUMER ECONOMICS, ENVIRONMENTAL SURVIVAL SKILLS. New York: Mind Inc., 1969. 1-3 See resource 1-1 from CE-1, T-1. 1-4 List of words from CE-1, T-2.
2. Use pictures collected in CE-1, T-1 to present to class.	2. Write the consumer terms applicable to pictures presented by instructor. Select words from list in CE-1, T-2, Instructor Activity 1-1.	2-1 Pictures from CE-1, T-1. 2-2 List of words from 1-4 above. 2-3 Pencil and paper.

DESIGNATOR: CE-1, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-1: To build an oral and written consumer economics vocabulary.

ENABLING OBJECTIVE T-4: To spell the words used in CE-1, T-3.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Have pictures from CE-1, T-1. 1-2 Present pictures to class and check for accurate identification and spelling.	1. Write, spelling correctly, consumer terms applicable to pictures presented to class by instructor.	1-1 Pictures from CE-1, T-1. 1-2 Pencil and paper.
2. Explain desired sentence writing activity to learners. Give any assistance necessary.	2. Using consumer terms which are most applicable have the learner write sentences about his own life situation.	2-1 Pictures from CE-1, T-2 and list of words from CE-1, T-2. 2-2 Pencil and paper. 2-3 A dictionary.

DESIGNATOR: CE-2, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-2: To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

ENABLING OBJECTIVE T-1: Using samples of paper and coin monies to count to various limits.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Secure and have available samples of paper and coin monies.	1. Recognize and/or identify the monies by name and by value of each.	1. Variety store, material and supply store, Drug store for play monies.
2. Display samples of monies with words and symbols which corresponds with each sample of money.	2. Identify symbols and words which corresponds with the correct coin or paper money.	2. Brownell, William A. and Weaver, J. Fred. TEACHING MATHEMATICS WE NEED. Boston: Ginn and Company, 1965.
3. Have discussion with learner concerning words, symbols, how they are written, money values, and how to make correct change.	3. Engage in discussion concerning words, symbols, and how symbols are written, money values and how to make change correctly.	3. ARITHMETIC SKILL TEXT. Parts A, B & C. Huntington, New York: Special Service Supply, 1970.
4. Using samples of paper and coin monies, have learners to count various amounts (or limits of money) accurately.	4. Use samples of paper and coin monies to count orally various limits and practice counting money combination.	4-1 Upton, Clifford B. and Fuller, Kenneth G. AMERICAN ARITHMETIC. New York: American Book Co., 1960. 4-2 Samples of paper and coin monies

DESIGNATOR: CE-2, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-2: To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

ENABLING OBJECTIVE T-2: Using samples of paper and coin monies to make change by mathematical operations.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Obtain sufficient samples of paper and coin monies.	1. Make distinctions of monies and tell the corresponding values for each money name. (penny, nickel, etc.)	1. Variety store, material and supplies store, bank, toy shop for making play money.
2. Demonstrate how the value of sets of coins added together will equal to $1.00.	2. Make up sets of coins when counted together will equal $1.00.	2. Stokes, C. Newton and Others. ARITHMETIC IN MY WORLD. Boston: Allen and Bacon, Inc., 1969.
3. Demonstrate correct method of making change.	3. Demonstrate understanding of proper way to make change by expressing orally various limits.	3. HOW TO SPEND MONEY WISELY, Be Informed Leaflets, Unit 16-Part 5. Syracuse, New York: Reading Press, 1971.
4-1 Assist in setting up a make believe store. 4-2 Supervise role-playing. 4-3 Check understanding by giving oral problems to make change.	4. Through a role-playing situation, pretend to operate a store; demonstrate understanding of making change for various limits purchased from $1.00 to $100.00.	4-1 See CE-2, T-1, resource 3. 4-2 See CE-2, T-1, resource 2.
5. Secure mathematical calculators (hand operated, cost: 69¢ to $1.00).	5. Practice using calculators as a means of limiting purchases and checking accuracy of bill total.	5-1 Local school supply store or grocery. 5-2 STEPS TO MATH. 1 & 2, Austin, Texas: Steck-Vaughn Co., 1969.

DESIGNATOR: CE-2, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-2: To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

ENABLING OBJECTIVE T-3: Using tables of weights applied to consumer economic examples to convert tons, pounds and ounces.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Have available tables of standard weights with symbols and words and lead a discussion of their meanings.	1. Give the common units for weight measurement and the corresponding symbols for each orally.	1-1 National Bureau of Standards, Washington, D. C. 1-2 Material and supplies from school stores, or from most mathematics books.
2. Discuss the importance of weight measurement and the relationships of the various units of weight measurement.	2. Express relationship of weight units (how many ounces are in a pound, number of pounds in a ton, etc.).	2. See CE-2, T-2, resource 2.
3. Instruct learner to list items bought and/or sold by pounds, ounces and tons.	3. Give orally several common uses of weight units and list several item bought and/or sold by each unit or combinations of units such as by pounds, ounces and tons.	3. Hunter, William F. and LaFollette, Paul L. ACQUIRING ARITHMETIC SKILLS. New York: Webster Division, McGraw-Hill Book Co., 1969.
4. Evaluate learner understanding by observation of learner converting pounds to ounces, ounces to pounds, etc.	4. From table convert several given number of pounds to ounces: ounces to pounds, pounds to tons, etc.	4. ARITHMETIC REVIEW. Workbook. Minden, Nebraska: Wrap Publishing Co., 1969.

CE-2, T-3 continued.

5. Have available symbols and pictures of the metric system.	5. Give units for weights in metric system.	5. Mathematic texts.

DESIGNATOR: CE-2, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-2: To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

ENABLING OBJECTIVE T-4: Using tables of linear measures applied to specific consumer economic examples to convert yards, feet, and inches.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Secure table of linear measures with symbols for yard, feet and inches and lead discussion of their meanings.	1. Participate in discussion with instructor and express orally common units of linear measures; give or write the symbols for yards, feet and inches.	1-1 AMAZING STORY OF MEASURE-Saginaw, Michigan: The Lufllin Rule Co. 1-2 Most arithmetic text books.
2. Instruct learner to list uses of linear measures and list several items sold and/or bought by the common units such as yard, foot or inch.	2. Give common uses of linear measurements and also list items which are bought and sold by the yard, foot, inch, etc.	2. See CE-2, T-2, resource 2.
3. Discuss with learners the units of measurement and their relationships.	3-1 Compare the foot ruler with the yardstick and the number of inches in each unit. 3-2 Indicate number of inches in a foot, in a yard, etc.	3. HISTORY OF MEASUREMENT. Ford Motor Company, Education Service, Dearborn, Michigan.
4. Evaluate by requesting learner to convert yards, feet and inches.	4. Convert yard to feet, feet to inches, inches to feet, etc.	4. See CE-2, T-3, resource 3.
5. Have available symbols and pictures of the metric system.	5. Give units for measures in metric system.	5. Mathematic texts.

DESIGNATOR: CE-2, T-5 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-2: To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

ENABLING OBJECTIVE T-5: Using rulers and yardsticks to calculate the areas of surface and volumes of rooms and appliances.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Secure sufficient number of foot rulers and yardsticks for all learners.	1. Compare the length of the foot ruler with the length of the yardstick	1. Hardware store, variety stores, school supply store, etc. from which to secure rulers and yardsticks.
2. Discuss and explain pertinent terms (area, volume, dimension, surface, square units, cubic units, etc.) and how to find the areas and volume of the room, area of chalk board, etc.	2-1 Learn pertinent terms and their meanings; indicate understanding by oral expressions and explaining procedures of calculating area and volume. 2-2 Practice measuring length, widths, and heights of the classroom, chalk board and other items.	2-1 Nicholas, Eugene and Others. 7 ELEMENTARY MATHEMATICS, PATTERN AND STRUCTURES, Holt, Rinehart and Winston, Inc., 1966. 2-2 PROGRAMMED MATH - A Sullivan Associates Program. New York: McGraw Hill, 1968.
3. Explain the uses of formulas: $A = L \times W$ $V = L \times W \times H$	3. Using measurements obtained in activity 2-2, work math problems using formulas for finding area and volume.	3. ----------
4. Evaluation by observation of learner's ability to calculate the area and volume of classroom and appliances.	4. Using the ruler and yardstick calculate area of parts of the classroom, and other items in room and the volume of total room and/or other items.	4. Brooks, Kenneth E. and Others. APPLYING HIGH SCHOOL MATHEMATICS. Atlanta, Georgia: Laidlow Brothers, Publishers, 1970.

CE-2, T-5 continued.

5. Have available symbols and pictures of the metric system.	5. Give units for measures in metric system.	5. Buffington, Audrey V. METERS LETERS & GRAMS. Random House Mathematics Program, Inc. New York: Random House, Inc., 1974.

DESIGNATOR: CE-2, T-6 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-2: To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

ENABLING OBJECTIVE T-6: Using the terms gallons, quarts, ounces, cups, pints, etc. to calculate volumes and to convert from one measure to another.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Show and discuss foods that may be purchased in gallons, quarts, cups, ounces and pints.	1-1 Identify different size containers and discuss their relationship to each other. 1-2 Identify foods that may be purchased in these volumes.	1. Different size containers of food from home or grocery stores.
2. Have various size items available and on display with the labels clearly seen.	2. Read labels in volumes of gallons quarts, cups, ounces and pints.	2. Food containers labeled.
3-1 Discuss and demonstrate how cups or ounces are related to gallons, quarts, and pints. 3-2 Suggest relevant problems for calculation.	3. Calculate volume problems dealing with gallons, quarts, pints, cups and ounces.	3-1 Volume problems for calculation. 3-2 ARITHMETIC REVIEW BOOKS. Minden, Nebraska: Warp Publishing Co., 1968. 3-3 WHAT YOU CAN USE FOR MEASURING CUPS AND SPOONS. Auburn: Cooperative Extension Service.
4. Have available symbols and pictures of the metric system.	4. Give units for measure in metric system.	4. See resources 5, CE-2, T-5.

DESIGNATOR: CE-3, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-3: To understand the concept of sales tax and to compute percentage of income spent.

ENABLING OBJECTIVE T-1: Using samples of sales tags to calculate the total cost of items after sales taxes have been computed and added in.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Discuss with learners the various parts of sales slips and terminology and show several examples.	1. Distinguish between the cost price and price after tax is added.	1-1 Sales tags from various stores. 1-2 Sales slips. 1-3 Cash register receipts.
2-1 Fill in several sales tickets to illustrate how final price is calculated. 2-2 Instruct learners to calculate the total cost of items after sales taxes have been computed and added in.	2-1 ---------- 2-2 Work a related problem in figuring the amount of tax on a pre-selected item.	2. Baron, Harold and Steinfield, Salomon, CLERICAL RECORD KEEPING. Cincinnati: South-Western Publishing Co., 1959.
3. Ask learners to bring in three different sales tags and tickets to class.	3. Bring sales slip of purchases actually made and explain how the total price was determined.	3. Sales slips.

DESIGNATOR: CE-3, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-3: To understand the concept of sales tax and to compute percentage of income spent.

ENABLING OBJECTIVE T-2: To show the differences between sales and income taxes, noting the concept of the individual's involvement in community maintenance and the absence of an "ability to pay' or progressive tax structure of sales tax.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Representatives from local government to show how sales tax is used.	1. Make questions ahead of time based on CE-3, T-1, to ask guest speaker.	1. Representative from local government.
2. Discuss difference between local and state sales tax.	2. Discuss the issue of taxes - sales and income, their uses and differences.	2-1 Earning Statement, Sales Slips, and Cash Register Receipts. 2-2 See GL-7, T-1, 2, 3, & 4.

DESIGNATOR: CE-3, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-3: To understand the concept of sales tax and to compute percentage of income spent.

ENABLING OBJECTIVE T-3: To compute the percentage of income spent on sales tax.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Obtain Sales Tax Table for local area from local Internal Revenue Service Office.	1. Use Sales Tax Table to estimate sales tax as computed for Income Tax purposes.	1. Sales Tax Table from Internal Revenue Service.

DESIGNATOR: CE-3, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-3: To understand the concept of sales tax and to compute percentage of income spent.

ENABLING OBJECTIVE T-4: Using the instructions to fill out sample federal and state income tax forms.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Invite local IRS Representative to give a lecture or lead a discussion on preparing income tax forms.	1. Participate in discussion of filling out income tax forms and ask questions.	1. Internal Revenue Service (local area), State Tax Personnel or local resource persons, (CPA, Lawyers, etc.).
2-1 Obtain and distribute sample federal and state income tax forms. 2-2 Give instructions as to the use of forms and clarify any questions the learners might have; instruct learners to read and study sample income tax form.	2-1 ---------- 2-2 Read instructions and study sample federal and state income tax forms and their instructions.	2-1 Sample federal and state tax forms obtained from states or internal revenue service. 2-2 Knauer, Virginia H. GUIDE TO FEDERAL CONSUMER SERVICES. Washington, D. C.: Division Office of Consumer Affairs, U. S. Government Printing Office, 1972.
3-1 Accumulate and reproduce data to be used in filling out tax forms. 3-2 Instruct learners to fill out sample federal and state income tax forms with supplied information.	3-1 ---------- 3-2 Fill out sample federal and state income tax forms with data supplied by instructor.	3-1 See #1-2. 3-2 Instructor pass out sheets or data.
4. ----------	4. ----------	4. See GL-7, T-1, 2, 3, & 4.

DESIGNATOR: CE-4, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-4: To be able to use a catalog to order goods.

ENABLING OBJECTIVE T-1: Using a catalog, to find needed items which may not be available in local stores.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Secure catalogs from various stores.	1. Look through catalog, listing items of interest that are not available locally or are difficult to locate.	1. Montgomery Ward, Sears, Penneys, etc.

DESIGNATOR: CE-4, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-4: To be able to use a catalog to order goods.

ENABLING OBJECTIVE T-2: Using the list in T-1 to note the aspects of each item which should be determined when ordering, e.g., size, weight, color.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Obtain sample order forms from various stores. 1-2 Provide yardstick, tape measure.	1. Use sample order forms to list items selected in T-1 and note all information required using tape measure, yardstick, etc. to determine size.	1-1 See CE-2, T-3, 4, 5, 6. 1-2 See CE-3, T-1. 1-3 Catalogs as in T-1. 1-4 Order forms obtained from various stores.

DESIGNATOR: CE-4, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-4: To be able to use a catalog to order goods.

ENABLING OBJECTIVE T-3: To fill out sample mail order forms to order goods selected from catalogs.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Secure order forms from various catalogs.	1. Examine sample order form.	1-1 J. C. Penneys, Sears, Montgomery Ward, or any catalog desirable. 1-2 Order forms from various catalogs.
2-1 Explain the index of items and goods or show where to find the index. 2-2 Explain alphabetical listing.	2-1 Become familiar with the index. 2-2 Using alphabetical listing find various items in catalog.	2. See rescurce #1 above.
3-1 Show learner where and how to find catalog numbers and into which blanks on the order form they are to go. 3-2 Instruct learners to find the correct catalog number and insert in correct blank on order form.	3. Find various catalog numbers and insert in correct blank on order form.	3. See resource #1 above.
4. Stress importance of giving correct descriptive information on order forms and have learners fill in proper blank.	4. Fill in blanks which give description of the particular good.	4. See resource #1 above.
5-1 Show where to find the tax postage chart in catalog.	5-1 ---------- 5-2 ----------	5-1 Postage and tax chart in catlog.

CE-4, T-3 continued.

5-2 Show how to figure the correct amount for tax and postage.
5-3 Instruct learners to find and use tax and postage chart in catalog and to figure correct tax and postage.

5-3 Using tax and postage chart, total the amount of order and calculate postage and tax.

5-2 ARITHMETIC SKILL TEXTS FOR DAILY LIVING. Special Service Supply, New York, New York, 1967.

DESIGNATOR: CE-5, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-5: To be able to use consumer guides to determine the best buys for the money.

ENABLING OBJECTIVE T-1: Using consumer guides to write the initial cost for selected items.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Obtain various copies of buying guides from library, friends, etc.	1. Select items of interest from the consumer guides.	1-1 CONSUMER BUYING GUIDE. Better Business Bureau. A. J. Benjamin Company, New York. 1-2 "Consumer Reports," Mt. Vernon, New York (magazine), 10550.
2. Help learners to locate items of interest in the buying guide.	2. List the initial cost of 10 selected items.	2. See resource #1 above.

DESIGNATOR: CE-5, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-3: To be able to use consumer guides to determine the best buys for the money.

ENABLING OBJECTIVE T-2: Using consumer guides to list the average amount of repair-free use for items listed in CE-5, T-1.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Distribute to learners the list of selected items from CE-5, T-1.	1-1 ----------	1-1 Selected items in CE-5, T-1.
1-2 Using consumer guides, instruct learners to list the average amount of repair-free use for items listed in CE-5, T-1.	1-2 Using list in CE-5, T-1, list average amount of repair-free use for each item, based on information found in consumer guides.	1-2 "Consumer's Report," (monthly issues or yearbook), Orangeburg, New York.
		1-3 Any business math book for figuring averages.

DESIGNATOR: CE-5, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-5: To be able to use consumer guides to determine the best buys for the money.

ENABLING OBJECTIVE T-3: Using the facts for selected items listed in CE-5, T-1 and T-2 to choose the best buy determined by initial cost, durability and estimated repair costs.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Provide list of selected items in CE-5, T-1, giving initial cost, durability and estimated repair costs.	1. Using list in CE-5, T-1 and T-2 which gives the selected items listing initial cost and average cost of repair, to choose the best buy.	1. Information provided in CE-5, T-1 and T-2.
2. Provide available materials needed for listing on chalk board the consumer choices and alternatives.	2. List choices on board.	
3. Lead discussion of the various choices.	3. Participate in discussion of various choices. Learners might tell why they would choose one item over another.	

DESIGNATOR: CE-5, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-5: To be able to use consumer guides to determine the best buys for the money.

ENABLING OBJECTIVE T-4: Using consumer guides to read and select best buys in relation to one's budget and needs.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Secure various types of consumer guides and distribute to learners.	1. Review and become acquainted with consumer guides.	1. Consumer guides used in CE-5, T-1. TEACHING TOOLS FOR CONSUMER ED, A monthly service from Consumers Union. Consumer Reports. 256 Washington St., Mt. Vernon, New York 10550.
2. Explain the meaning of a consumer guide.	2. Participate in class discussions of definitions, types and value of consumer guides.	2. See resourse #1.
3. Direct learner activity in selecting items and reading the information relating to them from consumer guides.	3. Select several items of interest and read information about these items in consumer guides.	3. See resource #1.
4. Bring newspaper to class to show the price of items listed in consumer guides compared with prices in newspaper on local level.	4. Have learners to compare price of items listed in newspaper with the prices listed in the consumer guides.	4. Local newspapers.
5. Plan class activities around the monthly issue of CONSUMER REPORTS and TEACHING TOOLS.	5. ----------	5. See resource #1.

DESIGNATOR: CE-6, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-6: To be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

ENABLING OBJECTIVE T-1: To determine how large volume stores can sell products at a lower price than smaller stores.

INSTRUCTOR ACTIVITY	LEARNER OBJECTIVE	RESOURCES
1. Contact a local wholesale foor distribution and ask him to speak to the class on prices of high volume versus low volume purchases by stores.	1. Question speaker about stores of particular interest: are they high volume or low volume.	1. Local wholesale distributors.

DESIGNATOR: CE-6, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-6: To be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

ENABLING OBJECTIVE T-2: To write shopping list for food and household necessities.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Instruct learners to make a shopping list of food items and household necessities.	1-1 Write a shopping list, listing actual items needed. Group items in list according to meats, dairy products, breads etc. 1-2 Classify items according to food and non-food items (household necessities). 1-3 Learners compare prices found in newspaper.	1. Shopping list prepared by each learner.
2. Bring different local newspapers to class.	2. ----------	2. Local newspapers.

DESIGNATOR: CE-6, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVI CE-6: To be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

ENABLING OBJECTIVE T-3: Using prepared shopping list to write the prices of items in several different stores and to note the type of store (wholesale, retail, etc.) and whether the store has trading stamps.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Arrange for field trip to various grocery stores in order for learners to observe prices, etc. 1-2 Prepare a handout which lists several items with corresponding columns for the listing of: 3-different prices the type of store whether the stores have stamps.	1-1 Participate in field trip, observe and collect prices. 1-2 With the given handout as reference, wrtie the prices of several different items, the type of stores, and whether the stores have trading stamps in there corresponding columns. The information will be obtained from the daily or weekly newspaper.	1-1 Field trip to various stores. 1-2 Handout provided by instructor. 1-3 Daily or weekly newspaper.
2. Suggest questions which will promote the learners participation in an open discussion concerning "where bargains can be obtained."	2. Discuss what store you would shop and why.	2. Crank, Doris H. and Maxwell, Lyle. BUYING GOODS. St. Peter, Minn.: Delta Pi Epsilon, Gustavus Adolphus College, 1970.

DESIGNATOR: CE-6, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-6: To be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

ENABLING OBJECTIVE T-4: Using odometer and gallons of gasoline figures to calculate gas mileage for private cars.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Prepare and distribute instructor-made handout showing two labeled speedometers including odometers with different mileage readings. 1-2 Assist learners in calculating mileage difference between odometer readings.	1-1 Look for unfamiliar terms used in the handout material. 1-2 Calculate mileage difference between odometer readings.	1-1 Instructor-made handout. 1-2 Pictures of car dashboards from local new car dealers showing various speedometer and odometer arrangements.
2-1 Reproduce handout on chalk board or overhead projector. 2-2 Discuss terms speedometer, odometer, mileage, etc. with class. 2-3 Calculate mileage difference from Learner Activity 1-2 for class.	2-1 Take part in instructor led discussion. 2-2 During the discussion, point out difficulties in terminology or calculating mileage. 2-3 ----------	2. Chalk board and/or overhead projector.
3-1 Make and distribute sheets of sample problems giving figures for miles traveled on a given number of gallons of gas. 3-2 Work first problem for class, allowing them to work at the same time and ask questions.	3-1 Work problem one from work sheet with instructor answering questions about those aspects not understood. 3-2 Continue to work remaining problems asking for instructor assistance if necessary.	3-1 Instructor-made problem sheet. 3-2 Chalk board or overhead projector.

CE-6, T-4 continued.

4-1 Have learners keep mileage and gallons of gas records for two tanks of gas in order to calculate mileage. 4-2 Plan follow-up session to review records and calculations.	4-1 Keep records on mileage and gallons of gasoline for next two tanks of gas. 4-2 Calculate gas mileage for own car. 4-3 Bring mileage and gas records and calculations to follow-up session and discuss with class.	4-1 Learner records on mileage and gallons of gasoline. 4-2 Weiland, Robert G. and Woytek, Steve J. MATHEMATICS IN LIVING-BOOK TWO WAGES AND BUDGETS. Boulder, Colorado: Pruett Press, Inc., 1970.

DESIGNATOR: CE-6, T-5 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-6: To be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

ENABLING OBJECTIVE T-5: To calculate the cost from a point to the store mentioned in CE-6, T-3 by several means of public transportation and private transportation.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Make a list of various means of local public transportation and secure rate schedules for each. 1-2 Lead class discussion placing local public transportation methods on board or overhead projector as listed by learners.	1. In class discussion, list the various means of transportation available by which one may travel from one's home to local stores.	1-1 List of various means of public transportation. 1-2 Chalk board or overhead projector.
2-1 Furnish rate schedules of local public transportation for class. 2-2 Find distance from class to store. 2-3 Show class how to calculate cost of transportation from the various rate schedules and instruct class to calculate the cost of transportation.	2-1 ---------- 2-2 ---------- 2-3 Use rate schedules and distance furnished by instructor to compute cost of each method of transportation from your classroom to the store.	2. Rate schedules of local public transportation.
3-1 Furnish class with several gas mileage figures for private cars as in CE-6, T-4 and an approximate cost of gasoline per gallon. 3-2 Instruct learners to calculate the cost of driving a private car from class to store.	3-1 ---------- 3-2 Calculate the cost to drive a private car from class to the store using the figures furnished by the teacher. 3-3 Do the same for his own car using	3-1 Current gasoline prices. 3-2 Learner activity 4-1 from CE-6, T-4. 3-3 See CE-6, T-4.

DESIGNATOR: CE-6, T-6 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-6: To be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

ENABLING OBJECTIVE T-6: Using the prices in CE-6, T-3, T-4 and to calculate the cheapest places to shop from a given point.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Prepare and distribute instructor-made handout showing cost calculated in CE-6, T-5 of transportation both public and private from the class to store mentioned in CE-6, T-3.	1. Use handout to list the various local public and private transportation methods according to cost from least expensive.	1-1 Learner activities 2 and 3 from CE-6, T-5. 1-2 Instructor-made handout.
2. Prepare and distribute insturctor-made handout showing information written in CE-6, T-3.	2. List the stores mentioned on handout in order of which he believes would be the cheapest to the most expensive in which to shop.	2-1 Learner activities from CE-6, T-3. 2-2 Instructor-made handout.
3. Lead discussion pointing out transportation costs as part of the cost of shopping.	3-1 Participate in instructor-led discussion. 3-2 Revise list from activity 2 taking transportation costs into consideration.	3. List from learner activity 2.

DESIGNATOR: CE-7, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-7: To be aware of the differences in price and quality between brand names, and between "firsts" and "seconds" and to be able to substitute economy for quality according to individual needs.

ENABLING OBJECTIVE T-1: Using lists of common items (food, gasoline, dry goods, etc.) to write the various brand names and their prices and quantity from labels in a given store.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Make arrangement with the manager of a specific store for the purpose of a class field trip to the store.	1. Participate in field trip to a specific store, as arranged by instructor.	1-1 CE-6, T-2 and T-3. 1-2 Field trip to a store.
2-1 Prepare a handout which has a list of common items and corresponding columns for the listing of: (a) Brand names (b) Prices (c) Quantity 2-2 Instruct learners to write in the required information.	2-1 ---------- 2-2 On the list of common items provided by instructor, list in the appropriate columns the price, quantity and brand names from the labels of the given items.	2-1 Handout prepared by the instructor. 2-2 Merchandise observed at store.
3. Suggest questions which will promote discussion.	3. Take part in an open discussion related to "the importance of labels and how they influence buying habits." Include in discussion difference in costs of different brand names, varying quantities contained in the items.	3. Stephen, S. Uduari, and Laible, Janet. BUYING GOODS, Dallas: Steck-Vaughn Company, 1973.

DESIGNATOR: CE-7, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-7: To be aware of the differences in price and quality between brand names, and between "firsts" and "seconds" and to be able to substitute economy for quality according to individual needs.

ENABLING OBJECTIVE T-2: Using the list in CE-7, T-1 to calculate the difference in price between brands for equal quantities of the same item.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Prepare a handout which has like items from T-1. These items will be different in brand names and price, but contain the same quantities.	1-1 Using completed handout in T-1, calculate the price per unit between brands, recognizing the difference. 1-2 Choose like items of different brand names, different prices, but some quantities and subtract to find the difference in price.	1-1 Handout provided by teacher completed by learners in CE-7, T-1. 1-2 See CE-6, T-2. 1-3 ----------
2. Suggest questions which will encourage the learner to participate in an open discussion. Questions related to shopping value--by quantity, price and brand names.	2. Discuss the items that appear to be the best buys.	2. ----------

DESIGNATOR: CE-7, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-7: To be aware of the differences in price and quality between brand names, and between "firsts" and "seconds" and to be able to substitute economy for quality according to individual needs.

ENABLING OBJECTIVE T-3: Using the quantities and prices of different sizes for a given brand to calculate the price per unit to determine the difference in price per unit.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Prepare a handout which has a listing of items with their total quantities and price, this may be prepared from learner collected information from T-1. 1-2 Assign problem exercise related to the mathematical process of division.	1-1 From handout provided by instructor calculate the price per unit of different sizes of the given brands to determine the difference in price per unit. 1-2 Complete problems related to division. 1-3 By dividing the total quantity into the total cost, calculate the price per unit for different size containers.	1-1 Handout provided by instructor from student collected information on price. 1-2 Weiland, Robert and Woytek, Steven. MATHEMATICS IN LIVING, BOOK ONE BUYING. Colorado: Pruett Press, 1970. 1-3 Hunter, William F. and Lafollette, Pauline L. THE LEARNING SKILLS SERIES: ARITHMETIC. New York: McGraw-Hill Book Company, 1969.
2. Lead a discussion of what would be the best buy determined by completing handout.	2 Discuss which would be the best buy.	2 ----------

DESIGNATOR: CE-7, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-7: To be aware of the differences in price and quality between brand names and between "firsts" and "seconds" and to be able to substitute economy for quality according to individual needs.

ENABLING OBJECTIVE T-4: Using the list in CE-7, T-2, to mark the brand of each item preferred by the individual and to mark those items for which there is no preference.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. ----------	1. Mark items on list from CE-7, T-2 that are individually preferred.	1. List from CE-7, T-2.
2. Obtain issues of CONSUMER REPORTS related to items listed.	2. Refer to appropriate issues of CONSUMER REPORTS for ratings of those items on list, noting especially "Best Buy" items which are high in quality and low in cost.	2. CONSUMER REPORTS.
3. ----------	3. ----------	3. See CE-5.

DESIGNATOR: CE-7, T-5 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-7: To be aware of the differences in price and quality between brand names, and between "firsts" and "seconds" and to be able to substitute economy for quality according to individual needs.

ENABLING OBJECTIVE T-5: Using the list in CE-7, T-4, to mark those instances in which the individual feels that he might have been motivated to use a given brand or standard of quality because of advertising, gimmickry, experience, public values or aesthetics.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Discuss the different reasons for buying particular items.	1. Following discussion of motives for selection, to vote why individual makes certain selections.	1. List from CE-7, T-4.
2. ----------	2. ----------	2. See CE-10.

DESIGNATOR: CE-7, T-6 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-7: To be aware of the differences in price and quality between brand names, and between "firsts" and "seconds" and to be able to substitute economy for quality according to individual needs.

ENABLING OBJECTIVE T-6: To note instances where economy items can be substituted for quality items without affecting the individual's preferences, (e.g., powdered milk for fresh milk).

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Aid learners in comparing items and selecting an economical substitute.	1. Decide whether a less expensive item would be a satisfactory substitute for that usually purchased.	1. List from CE-7, T-5.
2. Obtain resources which will aid in the use of economy items.	2. Select one item (e.g., powdered milk instead of whole milk, or a less expensive brand of some food) and try it out in your home for comparison.	2. See CE-9.
3. ----------	3. ----------	3. CONSUMER REPORTS.
4. ----------	4. ----------	4. THRIFTY FOODS FOR THRIFTY FAMILIES. Food and Nutrition Service: USDA, Washington, D. C.
5. ----------	5. ----------	5. Cooperative Extension Service: Leaflets on food substitutes and recipes.

DESIGNATOR: CE-8, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-8: To know the various methods by which goods are packaged and to know which methods are cheaper and which are best in terms of quality and storage.

ENABLING OBJECTIVE T-1: Using a list of items, to list various ways each item can be packaged (e.g., fresh vs. canned vs. frozen, individual packages vs. bulk packages, etc.).

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Assist learners in listing commonly used items and ways they may be packaged.	1. List most commonly used items (food, cleaning supplies, motor oil, etc.) and various ways they may be packaged (as deodorant in jar, spray can, etc.).	1. Magazines with pictures may help to stimulate ideas.

DESIGNATOR: CE-8, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-8: To know the various methods by which goods are packaged and to know which methods are cheapest and which are best in terms of quality and storage.

ENABLING OBJECTIVE T-1: Using a list in CE-8, T-1, to construct a chart, including the packaging methods, net weight or volume, unit price and brand name for each item listed.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Assist learners in preparing chart as above.	1. Prepare chart as suggested and fill it in for several items after a trip to the store or using items in CE-6 and CE-7.	1. Paper for chart.
2. ----------	2. ----------	2. Local stores and/or the lists from CE-6 and CE-7.

DESIGNATOR: CE-8, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-8: To know the various methods by which goods are packaged and to know which methods are cheapest and which are best in terms of quality and storage.

ENABLING OBJECTIVE T-3: In discussion with a resource person (home demonstration agent, etc.), to rate various packaging methods in terms of quality, individual taste, nutrition (in the case of foods) and convenience.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Invite local home demonstration agent to discuss this task in relation to items of interest listed in CE-8, T-1.	1. Take notes on talk by agent as basis for CE-8, T-4.	1. Cooperative Extension Service, Home Demonstration Agent.

DESIGNATOR: CE-8, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-8: To know the various methods by which goods are packaged and to know which methods are cheapest and which are best in terms of quality and storage.

ENABLING OBJECTIVE T-4: Using the list in CE-8, T-1 and the ratings in CE-8, T-3 to select the best packaging methods for the items listed based on individual needs and resources.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Assist learners in selecting best packaging methods.	1. Using information from CE-8, T-1, T-2, and T-3, to select best packaging methods for items listed.	1. CE-8, T-1, T-2, and T-3.

DESIGNATOR. CE-8, T-5 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-8: To know the various methods by which goods are packaged and to know which methods are cheapest and which are best in terms of quality and storage.

ENABLING OBJECTIVE T-5: To determine the best ways to store the various categories of foods listed.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Lead discussion about foods uses in home.	1. Prepare list of foods used in the home.	1. Transparencies from home economics instructor.
2. Propose question about these foods that should be stored alike.	2. Organize list into related foods (foods to be stored in like manner).	2. Food storage resource book.
3. Lead discussion on proper methods and procedures for maintaining nutritional value in storing foods.	3. Discuss the proper methods and procedures for maintaining nutritional value in storing foods.	3. Food-Nutrition resource book; Food preparation book.
4. Provide samples of storage materials and briefly discuss the uses of each.	4. View different storage materials.	4. Storage materials, ie. containers, wrappers, etc.
5. Lead discussion on various storage methods and their importance.	5. Compare various storage methods and their importance.	5. See resources #2.
6. Contact various resource persons to discuss storage of food.	6. Listen to resource persons demonstrating different methods of storing and write the proper methods for storage each food listed.	6. Resource people such as home demonstration agent of county, home economics instructor and home economist from power company.

CE-8, T-5 continued.

7-1 Distribute a list of uncooked and left-over foods. 7-2 Instruct learners to write the proper storage methods of each item listed in 7-1.	7-1 ---------- 7-2 Using knowledge learned in this task, write the proper storage methods for each item on instructor-made list of foods.	7. Instructor-made list of uncooked and left-over foods.

DESIGNATOR: CE-8, T-6 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-8: To know the various methods by which goods are packaged and to know which methods are cheapest and which are best in terms of quality and storage.

ENABLING OBJECTIVE T-6: To meet with a resource person (engaged by the instructor) to discuss grades and quality of meat.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Secure from Cattlemans Association pamphlets on grades and quality of meat for each student; distribute.	1. Read and study pamphlets on meat.	1. Pamphlet received from Cattleman's Association.
2. Make arrangements with local cooperative extension service home economist for the purpose of discussing grades and quality of meat with class.	2. Participate in discussion with resource person and instructor.	2. Home Economist from local Cooperative Extension Service.

DESIGNATOR: CE-9, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-9: To be able to take advantage of sales by knowing where to find them, by planning for their eventuality, and by being able to determine which are of worthwhile value to the individual.

ENABLING OBJECTIVE T-1: Using newspapers, magazines, resource persons, to list various reasons stores have sales.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. In small groups of 2 or 3 persons, have learners list all the reasons they know that stores have sales.	1. With 2 other people, list reasons for stores having sales.	1. Newspapers.
2. ----------	2. Compare list with those of other groups.	2. Catalogs.
3. ----------	3. Add any additional reasons to total list.	3. ----------

DESIGNATOR: CE-9, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-9: To be able to take advantage of sales by knowing where to find them, by planning for their eventuality, and by being able to determine which are of worthwhile value to the individual.

ENABLING OBJECTIVE T-2: Using several advertisements from a newspaper to choose those which advertise seasonal goods.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Have newspaper for each learner. 1-2 Conduct a discussion defining the term "seasonal goods" and help identify those types of goods which are seasonal (food, clothing, appliances, etc.).	1-1 ---------- 1-2 Participate in instructor led discussion and ask questions about those items or goods not fully understood.	1-1 CONSUMER ECONOMICS: ENVIRONMENTAL SURVIVAL SKILLS. New York: Mind, Inc., 1969. 1-2 ENVIRONMENTAL SURVIVAL SKILLS. New York: Mind, Inc., 1969.
2-1 Prepare instructor-made handout consisting of a table with columns for each type of seasonal good. 2-2 Have learners list as many items as they can in each column.	2-1 ---------- 2-2 Use handout to list in the appropriate column as many seasonal goods of each type as possible.	2. Instructor-made handout.
3-1 Provide each learner a newspaper. 3-2 Have learners find and list as many advertisements as possible which advertise seasonal goods.	3-1 ---------- 3-2 Based on knowledge gained from learner activities and resources, identify and list advertisements in newspaper which advertise seasonal goods.	3-1 Newspapers. 3-2 Table from learner activity 2-2.

DESIGNATOR: CE-9, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-9: To be able to take advantage of sales by knowing where to find them by planning for their eventuality, and by being able to determine which are of worthwhile value to the individual.

ENABLING OBJECTIVE T-3: Using a calendar to mark the times when seasonal items from a prepared list would be on sale.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Re-identify what is meant by seasonal goods from CE-9, T-2. 1-2 Conduct discussion concerning when seasonal goods may be purchased and when would be the most advantageous time to make such a purchase.	1-1 Review work from CE-9, T-2. 1-2 Take part in instructor-leddialogue. 1-3 Ask questions about those concepts not understood.	1-1 See CE-9, T-2, #1-1. 1-2 See CE-9, T-2, #1-2.
2-1 Distribute instructor prepared list of seasonal goods from CE-9, T-2. 2-2 Provide each learner with a calendar. 2-3 Instruct learners as how to mark on their calendars the times when seasonal items would be on sale.	2-1 ---------- 2-2 ---------- 2-3 Use instructor prepared list of seasonal goods and calendar to mark those times when seasonal items from the list may be purchased, placing an asterick when purchases are most advantageous.	2-1 Instructor prepared handout and list of seasonal goods. 2-2 Calendar (many local businesses will furnish calendars).

DESIGNATOR: CE-9, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-9: To be able to take advantage of sales by knowing where to find them, by planning for their eventuality, and by being able to determine which are of worthwhile value to the individual.

ENABLING OBJECTIVE T-4: Using ads from the sources listed above, to demonstrate the savings between the sale and non-sale prices.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Assign learners one or two items from above list to find out usual and sale price.	1. Visit or telephone local stores to check on sale and non-sale price of several items.	1. Local stores.
2. ----------	2. Compare list with those of other learners, noting savings on sale items.	2. Newspaper ads.

DESIGNATOR: CE-9, T-5 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-9: To be able to take advantage of sales by knowing where to find them, by planning for their eventuality, and by being able to determine which are of worthwhile value to the individual.

ENABLING OBJECTIVE T-5: If applicable, using lists of grocery items, to write sale and non-sale prices, for a period of time suggested by the instructor, for items at the store(s) where the individual usually shops.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Instruct learners to check prices of several items from CE-6 and CE-7 for sale and non-sale prices over a period of 2-3 months.	1. Choose 2 or 3 items to note prices over period of 2-3 months.	1. Lists of foods from CE-6 and CE-7
2. Help learners construct a simple graph to illustrate price changes observed.	2. Discuss trend of prices -- perhaps construct a simple line graph to illustrate changes.	2. Local food stores.
3. ----------	3. ----------	3. Math book containing simple line graph.

DESIGNATOR: CE-9, T-6 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-9: To be able to take advantage of sales by knowing where to find them, by planning for their eventuality, and by being able to determine which are of worthwhile value to the individual.

ENABLING OBJECTIVE T-6: Using a list of perishable grocery items, to write when the price of each item will be reduced because of aging, the regular price of the items, the reduced price, and to describe the quality of the item at the time of price reduction.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Contact local Extension Service and Consumer Protection Office for up-to-date information on shelf-life of perishable items.	1. Using previous list, choose several items that are perishable (bread, cereal flour, vegetables, etc.) and check the packages for dates after which they may not be sold as fresh.	1. Local Cooperative Extension Service Office.
2. Bring fresh and day-old bread for sandwiches. Have learners try each without knowing which is which.	2. Compare fresh price with reduced price.	2. Local Consumer Protection Service.
3. ----------	3. Compare day-old bread in a sandwich with fresh bread as an example of testing quality.	3. Day-old bread store.

DESIGNATOR: CE-9, T-7 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-9: To be able to take advantage of sales by knowing where to find them, by planning for their eventuality and by being able to determine which are of worthwhile value to the individual.

ENABLING OBJECTIVE T-7: Using various sale prices, to illustrate the savings, in terms of fractions and percentages, from buying the item on sale.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Demonstrate calculations used for finding percentage and fraction of savings in com[illegible]ing sale with non-sale items.	1. Using previous prices, to calculate savings in terms of fractions and percentages.	1. BASIC ESSENTIALS OF MATHEMATICS, Books 1 and 2. Steck-Vaughn, Austin, Texas.

DESIGNATOR: CE-10, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-10: To be aware of advertising practices, to the extent of recognizing appropriate and inappropriate forms of advertising.

ENABLING OBJECTIVE T-1: To locate various kinds of ads and analyze ads in terms of appeal to the prospective customer.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Instruct learners to bring magazines, newspapers, mail order ads, etc. to class.	1. Locate different ads that you like/or that tempt you to purchase an item. Discuss why you think they are effective.	1. Newspapers.
2. ----------	2. ----------	2. Magazines.
3. ----------	3. ----------	3. Mailed advertisements.
4. ----------	4. ----------	4. T.V.

DESIGNATOR: CE-10, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE_10: To be aware of advertising practices, to the extent of recognizing appropriate and inappropriate forms of advertising.

ENABLING OBJECTIVE T-2: In group discussion to list several gimmicks used in sales and advertising and to know where bad advertising practices may be reported.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Secure and distribute information, such as leaflets, pamphlets or magazines concerning "quickie sales," or "get rich quick" schemes. 1-2 Lead discussion of learners personal experiences of being victims of gimmicks.	1-1 ---------- 1-2 Discuss some personal experiences of having been gypped by persons using gimmicks.	1-1 Leaflets, pamphlets, magazine articles, sales gimmicks. 1-2 "20" Ways Not To Be Gypped" A Scriptographic Booklet. Greenfield, Mass.: Channing L. Bete Co., Inc., 1969-73.
2. Secure resource person to talk with learners about gimmicks used in sales and advertising.	2. A list of gimmicks used in sales will be developed from the group discussion and the resource person.	2. Resource person from Better Business Bureau, Legal Aid Society, O.E.O., Legal Services Agency, State and Federal Consumer or Lawyer.
3. ----------	3. Discuss ways of reporting bad advertising practices to the agencies listed in resource 2.	3. ----------

DESIGNATOR: CE-10, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-10: To be aware of advertising practices, to the extent of recognizing appropriate and inappropriate forms of advertising.

ENABLING OBJECTIVE T-3: In role-playing situations to imitate several types of techniques used by sales persons.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Invite salesperson to be a resource person.	1. ----------	1. Resource salesperson.
2. Lead discussion on sales techniques used by salesperson.	2. Participate in discussion.	2. ----------
3. Suggest that learners watch TV commercials and other sales techniques.	3. Watch TV commercials, read newspapers and magazines and observe salespersons in stores for sales ideas.	3. TV, newspapers, magazines, salespersons in stores.
4. Assist learners in role-playing.	4. Role-play several types of sales techniques.	4. ----------

DESIGNATOR: CE-10, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-10: To be aware of advertising practices, to the extent of recognizing appropriate and inappropriate forms of advertising.

ENABLING OBJECTIVE T-4: To be able to read and understand advertising charts, graphs, etc. used to express the merits of the product.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Using resources from CE-10, T-1, find charts, graphs in ads and have learners explain what these mean.	1. Look for charts, graphs. Study them and choose one to explain to the class.	1. See resource in CE-13, T-1.
2. Bring appropriate CONSUMER REPORTS dealing with advertisements.	2. ----------	2. CONSUMER REPORTS - various recent issues dealing with ads.

DESIGNATOR: CE-11, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-11: To be able to order food and to know how to tip in a restaurant.

ENABLING OBJECTIVE T-1: Using a sample menu to determine the total price of a meal and price per individual when in a group situation.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Secure menus from local restaurants.	1. Select and list meals with prices from menus for a total of 3, 4, and 5 people.	1. Menus from local restaurants.
2. Demonstrate the mathematical calculations of addition for totaling the entire meal cost.	2. Calculate the price of a meal for 3 people, for 4 people and 5 people by adding the prices from the list compiled in learner activity #1.	2. Same as #1 above.
3-1 Demonstrate the mathematical calculation of percentages for determining the cost of taxes on a meal. 3-2 Aid students in calculating tax costs on meals.	3. Calculate the taxes according to local rates for each total meal cost.	3. Paisky, Larry M. MATHEMATICS FOR EMPLOYMENT. Part 2. Johnstown, Penn.: Mafex Associates, Inc., 1970.
4. ----------	4. ----------	4. See CE objective 3, T-1.

DESIGNATOR: CE-11, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-11: To be able to order food and to know how to tip in a restaurant.

ENABLING OBJECTIVE: T-2: Using the prices from CE-11, T-1 to approximate the amount of tip that would be expected. To define tipping as a reward for especially good service.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Discuss tipping etiquette with learners.	1. Participate in discussion of tipping etiquette.	1. Menus, chart.
2. Make and produce a chart showing the amount of tip expected for different amounts spent.	2. ----------	2. Local restaurant association will furnish pamphlets relating to tipping.
3. Instruct learners to calculate the amount of tip that would be expected based on prices from resource #1.	3. Perform match calculations of percentage necessary for tipping using prices from CE-11, T-1.	3. Rosenberg, Robert R. and Lewis, Harry. BUSINESS MATHEMATICS. New York: McGraw-Hill Book Co., 1968.

DESIGNATOR: CE-11, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVI CE-11: To be able to order food and to know how to tip in a restaurant.

ENABLING OBJECTIVE T-3: To discuss the notion of "restaurant intimidation" wherein an individual feels prompted to buy an expensive meal, or is embarassed to ask for a description of an unfamiliar item.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Recall some personal occasions when intimidated in a restaurant.	1. When instructor presents personal experiences, recall in discussion times of embarrassment in a restaurant setting.	1. See CE-7, T-4.
2. Suggest various situations for the learners to role-play.	2. Role-play some situations which might occur in a restaurant.	

DESIGNATOR: CE-12, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-12: To be aware of various sources of home furnishings (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

ENABLING OBJECTIVE T-1: To identify types of stores in a neighborhood (discount, home furnishing, chain stores such as Sears, etc.).

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Bring in local newspapers and telephone book.	1. Use resources to list types of stores available in your neighborhood or where you usually shop.	1. Newspapers.
2. ----------	2. ----------	2. Telephone book.

DESIGNATOR: CE-12, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-12: To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

ENABLING OBJECTIVE T-2: In group discussion to list the needs of various members of a household (food, clothing, space).

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Collect pictures from magazines etc. to stimulate discussion of needs of members of household. 1-2 Conduct discussion and brainstorming periods to assist learners in compiling lists of needs of various members of a household. Ex: Amounts and types of food needed by persons of different ages and different physical activities.	1-1 Participate in discussion of special needs of various household members. 1-2 List needs of various members of of a household. Ex: Amounts of food required by persons of different ages, physical activities, clothing required by persons of different ages and sizes and physical activities, etc.	1. Any type of publication with pictures of households and members of a household.
2. Assist learners in using resources in order to list needs of various members of a household.	2. Use resource materials to aid in determining lists of needs of various household members.	2-1 Crank, Doris H. and Maxwell, Lyle. BUYING GOODS---FOOD (Unit 4: Part 1). St. Peter, Minn.: Delta Pi Epsilon, Inc., Gustavus Adolphus College, 1970. 2-2 FOUR STEPS TO GOOD EATING. HE-49. Cooperative Extension Service, Auburn, Alabama: Auburn University, 1972. 2-3 Spitz, Hazel T. and Rotz, Patricia H. WE ARE WHAT WE EAT. Austin, Texas: Steck-Vaughn Company, 1966.

CE-12, T-2 continued.

2-4 Ahrens, Richard A. NUTRITION FOR HEALTH. Belmont, California: Wadsworth Publishing Company, Inc., 1970.

2-5 Crank, Doris H. and Maxwell, Lyle. BUYING GOODS---CLOTHING (Unit 4: Part 2). St. Peter, Minn.: Delta Pi Epsilon, Inc., Gustavus Adolphus College, 1970.

2-6 Udvari, Stephen S. and Laible, Janet. BUYING GUIDES. Austin, Texas: Steck-Vaughn Company, 1973.

2-7 Crank, Doris H. and Maxwell, Lyle. HOUSING (Unit 8). St. Peter, Minn.: Delta Pi Epsilon, Inc., Gustavus Adolphus College, 1970.

2-8 Crank, Doris H. and Maxwell, Lyle. BUYING GOODS---HOUSEHOLD FURNISHINGS AND APPLIANCES. St. Peter, Minn.: Delta Pi Epsilon, 1970.

2-9 Crank, Doris H. and Maxwell, Lyle. INSTRUCTOR'S HANDBOOK: PROGRAMMED LEARNING INSTRUCTION IN CONSUMER EDUCATION. St. Peter, Minn.: Delta Pi Epsilon, Gustavus Adolphus College, 1970.

CE-12, T-2 continued.

2-10 ______________. MONEY MANAGEMENT LIBRARY. Chicago: Money Management Institute, Household Finance Corporation, 1950-68.

2-11 ______________. VOCATIONA INSTRUCTIONAL MATERIALS FOR HOME ECONOMICS AVAILABLE FROM FEDERAL AGENCIES. Portland, Oregon: Northwest Regional Educational Library, 1971.

2-12 Campbell, Sally R. CONSUME, EDUCATION IN AN AGE OF ADAPTATION. Chicago: Consumer Information Services of Sears, Roebuck and Co., 1971.

2-13 Better Business Bureau. CONSUMER'S BUYING GUIDE-HOW TO GET YOUR MONEY'S WORTH. New York: A Benjamin Company-Rutledg Book Co., 1969.

DESIGNATOR: CE-12, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-12: To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

ENABLING OBJECTIVE T-3: Using lists of articles of furniture, appliances and other household items, to label those which are essential and luxury based on individual needs and resources.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Arrange field trip to a furniture store for learners to see essential and luxury furniture items.	1. Participate in field trip to furniture store.	1. Furniture store.
2. Assist learners in listing various situations in which a family may find itself.	2. Using compiled list of needs of household members in T-2, list 6 situations in which a family may find itself.	2. List of needs of household members compiled by learners in CE-12, T-2.
3. Assist learners in listing required number of luxury and essential furniture prices.	3. List 10 pieces of furniture, appliances, etc. (using list in CE-12, T-2 and recalling furniture seen in furniture store) which the learner considers as essential items and 10 pieces of furniture which the learner considers as luxury items.	3. Recall of furniture seen in furniture store while on field trip.
4. Conduct class discussion of given family situations in considering both essential and luxury furniture.	4. Participate in class discussion of given family situations and essential and luxury furniture.	4. Crank, Doris H. and Maxwell, Lyle. BUYING GOODS---HOUSEHOLD FURNISHINGS AND APPLIANCES. Unit 4: Part 3. St. Peter,

CE-12, T-3 continued.

		Minn.: Delta Pi Epsilon, Inc., Gustavus Adolphus College, 1970.
5. Utilize available resources and assist learners in using resources.	5. Utilize resources available to help in determining essential and luxury articles of furniture.	5. __________. MONEY MANAGEMENT-YOUR HOME FURNISHINGS DOLLAR. Chicago: Money Management Institute, Household Finance Corporation, 1963.
6. ----------	6. ----------	6. ____________. MONEY MANAGEMENT LIBRARY. Chicago: Money Management Institute, Household Finance Corporation, 1950-68.

DESIGNATOR: CE-12, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-12: To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

ENABLING OBJECTIVE T-4: Using the price listed in catalogs and newspapers of new and used furniture and appliances to compare the prices.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Secure catalogs (mail-order and circular leaflets) having prices of new and used furniture and newspapers having ads for new furniture and appliances as well as used furniture and appliances. 1-2 Assist learners in compiling lists of required numbers of furniture and appliances and the prices of each.	1. Make a list of 10 each of new and used furniture and appliances and their prices using catalogs and newspapers advertisements for new articles, and using newspaper want-ad for used articles.	1. Catalogs, newspapers, and want-ads having new and used furniture and appliances for sale.

DESIGNATOR: CE-12, T-5 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-12: To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

ENABLING OBJECTIVE T-5: To calculate the difference in prices of new and used furniture listed in catalogs and newspapers.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Assist learners in using information in CE-12, T-4 to make lists of new and used furniture and their prices.	1: Using information in CE-12, T-4, make a list of "like-pieces" of new and used furniture and their respective prices.	1. Information in CE-12, T-4.
2. Use available resources to assist learners in calculating differences between like-types of new and used furniture.	2. Use available resources to help in calculating the difference in prices of new and used furniture.	2-1 ________. ARITHMETIC SKILL TEXT FOR DAILY LIVING: Part B. New York: Special Service Supply, 1969. 2-2 ________. ARITHMETIC SKILL TEXT FOR DAILY LIVING: Part C. New York: Special Service Supply, 1970. 2-3 Hunter, William C. and LaFollette, Pauline L. DIRECTING ARITHMETIC SKILLS. New York: Webster Division, McGraw-Hill Book Company, 1969. 2-4 Hunter, William C. and LaFollette, Pauline L. TEACHER'S MANUAL. THE LEARNING SKILLS SERIES: ARITHMETIC. New York:

CE-12, T-5 continued.

		Webster Division, McGraw-Hill Book Co., 1969.
3. Assist learners in calculating the difference in prices of new and used furniture listed in catalogs and newspapers.	3. Calculate the difference in prices of new and used furniture listed in catalogs and newspapers.	3. ----------

DESIGNATOR: CE-12, T-6 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-12: To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

ENABLING OBJECTIVE T-6: To know practical aspects of some types of home furnishing (formica type table vs. solid walnut, etc.) that may lead to their selection instead of the selection of a more prestigious or luxury item.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Using lists of goods and prices to compare durability, appearance, availability of repair service, cost, etc.	1. Use lists from previous tasks to compare various aspects of goods listed.	1-1 CONSUMER REPORTS. 1-2 Extension Service Leaflets on household goods.

DESIGNATOR: CE-12, T-7 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-12: To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

ENABLING OBJECTIVE T-7: Using the list in CE-12, T-3 to select items desired, but not already possessed, by the individual, and to order the priority in which each item will be obtained.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Lead learners in listing personal furniture and appliance needs.	1. Participate in listing personal furniture and appliance needs.	1. See CE-16, #1-9.
2. Lead in discussion of resources amounts of money available for those needs.	2. Participate in discussion.	2. MAKING THE MOST OF YOUR MONEY. New York: Educational Division Institute of Life Insurance.
3. Collect pictures from a catalog of groups of furniture.	3. Select the most appropriate furniture considering both the price and one's needs.	3-1 Newspaper advertisements. 3-2 Catalogs and magazines.
4. Make a list of name brands and prices on sets of furniture and discuss with learner.	4. Participate in the discussion of brands and prices on sets of furniture given by instructor.	4. See resources 3-1 and instructor-made list.
5. Have a consultant to talk to the class about furniture and appliances and their prices, brands, label, etc.	5. From information given by resource person, develop a list of appliances and furniture their prices and brands, labels and etc.	5. Furniture and appliance dealer.

CE-12, T-7 continued.

6. Discuss low-cost sources of furniture.	6. Participate in discussion.	6. Low-cost sources of furniture.
7. Invite resource person to demonstrate repair of low-cost furniture.	7. Ask questions of speaker and compare cost of new item with repaired older item.	7. Invite someone to demonstrate such furniture repaired and painted attractively.

DESIGNATOR: CE-12, T-8 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-12: To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

ENABLING OBJECTIVE T-8: To associate the needs listed in CE-12, T-7, with budgeting and credit techniques developed in CE-16.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Assist learners in seeing relation between needs listed in CE-12, T-7 to budget and credit techniques in CE-16.	1. Relate list of priority items from CE-12, T-7 to budgets constructed in CE-16.	1. CE-16, tasks and resources.

DESIGNATOR: CE-13, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-13: To determine housing needs and to know sources and methods for obtaining housing and utilities based on those needs.

ENABLING OBJECTIVE T-1: Given a prepared checklist by the instructor dealing with home ownership versus house rental versus apartment rental and dealing specifically with such facts as average area rental costs, utilities, home loan, down payments, monthly loan payments, taxes, transportation to job costs, repairs, etc. to check those groups of housing information most appropriate to needs.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Prepare a chart showing all the factors listed in the enabling objective. Distribute to learners.	1. Study checklist individually.	1. Classified section of local newspaper.
2. Lead a discussion explaining the chart.	2. Participate in discussion.	2. Crank, Doris H. CONSUMER TAXES. St. Paul, Minn.: Gustavus Adolphus College, 1970.
3. Assist the learners in preparing a chart of information concerning his own housing situation.	3. Prepare individual charts of each learners housing situation.	3. Crank, Doris H. HOUSING. St. Paul, Minn.: Gustavus Adolphus College, 1970.
4. Assist learners in applying prior learning in choosing a housing situation to fit his own needs.	4. Demonstrate problems solving ability by choosing the housing situation which best fits each learner's needs and income.	4. Watkins, A. M. HOW TO AVOID THE 10 BIGGEST HOME BUYING TRAPS. New York: Hawthorn Books, 1972.

CE-13, T-1 continued.

5. ----------	5. ----------	5. Local Real Estate agents.
6. ----------	6. ----------	6. Local utility companies.
7. ----------	7. ----------	7. Tax assessor.
8. ----------	8. ----------	8. Instructor-made chart.
9. ----------	9. ----------	9. See CE-16, T-8, T-9, T-10, and T-11.

DESIGNATOR: CE-13, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-13: To determine housing needs and to know sources and methods for obtaining housing and utilities based on those needs.

ENABLING OBJECTIVE T-2: To list community resources which may provide help in reading and interprating lease agreements, insurance policies, guarantees, contracts, deposits, mortgages, etc.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Engage the learners in a discussion concerning the necessity for reading and interpreting correctly lease agreements, insurance policies, contracts and deposits.	1. Participate in the discussion.	1. CONSUMER'S BUYING GUIDE: HOW TO GET YOUR MONEY'S WORTH. The Better Business Bureau. New York: Benjamin Co., Rutledge Book, Inc., 1969.
2. Have a person or persons from the Better Business Bureau or the Legal Aid Society to come to a class session and inform the learners of the reliable community resources which will aid them in reading and interpreting these items.	2. From information received from the resource person, make a list of all community resources that will aid the learner in reading and interpreting lease agreements, insurance policies, guarantees, contracts, and deposits.	2. Representative from Better Business Bureau, Legal Aid Society or a local lawyer.

DESIGNATOR: CE-13, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-13: To determine housing needs and to know sources and methods for obtaining housing and utilities based on those needs.

ENABLING OBJECTIVE T-3: In the event of housing discrimination to be familiar with the resources open to the individual. (See Community Resources Objective 13, T-2.)

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Using activities from Community Resources 13, T-2 to discover where discrimination in housing may be reported for action.	1. Make telephone calls to various agencies suggested in Community Resources 13, T-2, until the appropriate agency is located for reporting discrimination in housing.	1. Local offices of agencies and state and federal departments (e.g., Legal Aid Society, NAACP, Dept. of Housing and Urban Development, etc.).

DESIGNATOR: CE-13, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-13: To determine housing needs and to know sources and methods for obtaining housing and utilities based on those needs.

ENABLING OBJECTIVE T-4: In a role-playing situation to conduct conversations involving typical relations with repairmen, sales personnel, agents and landlords.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Lead discussion on rights and responsibilities of the consumer in relation to repairmen, sales personnel, agents and landlords.	1. Participate in discussion on right and responsibilities of the consumer in relation to repairmen, sales personnel, agents and landlords.	1. Crank, Doris H. and Maxwell, Lyle. CONSUMER RIGHTS AND RESPONSIBILITIES, PROGRAMMED LEARNING INSTRUCTION IN CONSUMER EDUCATION. Gustavus Adolphus College: Delta Pi Epsilon, Inc., 1970.
2. Direct learners activity.	2. List several consumer rights and several responsibilities in relation to those listed in 1.	2. See 1 above.
3. Secure and distribute booklet to learners, lead discussion and direct learners in making lists.	3. Discuss and list several factors to consider when engaging consumer services such as those listed in 1.	3. Crank, Doris H. and Maxwell, Lyle. BUYING SERVICES, PROGRAMMED LEARNING INSTRUCTION IN CONSUMER EDUCATION. Gustavus Adolphus College: Delta Pi Epsilon, Inc., 1970.
4. Role-play repairmen, salesmen, agents landlords, etc. with learners.	4. Participate in role-playing situations using learning experiences gained from Learner Activities 1, 2, and 3.	4. Knowledge gained from prior activities.

DESIGNATOR: CE-13, T-5 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-13: To determine housing needs and to know sources and methods for obtaining housing and utilities based on these needs.

ENABLING OBJECTIVE T-5: In a role-playing situation to order the installation of a telephone and other utilities.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Contact resource representative from telephone company and have him present information to class.	1. Observe and participate in discussion led by resource person from local telephone company on ordering the installation of a telephone.	1. Resource representative from telephone company.
2. Lead discussion relating the installation procedure for a telephone to those of other utilities.	2. Participate in discussion and understanding how to place an order for a public utility.	2. Jochen, Albert E. and Shapiro, Benjamin. VOCATIONAL ENGLISH. New York: Globe Book Company, 1968.
3. Participate in role-playing, assuming role of public utility representative.	3. Role-play through use of a telephone the request for public utility service, assumming that the instructor is the public utility representative.	3-1 Telephone. 3-2 See resource 2 above.

DESIGNATOR: CE-14, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-14: To know how to buy and maintain a car economically.

ENABLING OBJECTIVE T-1: From various resources (mechanics, consumer and auto magazines) to list those aspects of a car that affect economy (motor size, car weight, amount of maintenance necessary).

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Obtain resources and assist learners in above task.	1. Make a chart listing the aspects of car ownership that affect economy.	1. CONSUMER REPORTS.
2. ----------	2. ----------	2. POPULAR MECHANICS.
3. ----------	3. ----------	3. Other consumer magazines listed in CE-5.
4. ----------	4. ----------	4. Other auto magazines available.

DESIGNATOR: CE-14, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-14: To know how to buy and maintain a car economically.

ENABLING OBJECTIVE T-2: Compiling a list of performance records from the same sources, to determine which cars compare most favorably.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Assist learners in above task.	1. Using resources, compare performance records of car(s) you own or are interested in.	1. Resources from T-1.

DESIGNATOR: CE-14, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-14: To know how to buy and maintain a car economically.

ENABLING OBJECTIVE T-3: From relevant sources to price the listed cars to determine which can best meet the individual's needs and resources.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Obtain resources from local new and used car dealers.	1. Use resources to compare prices of cars of interest from T-2.	1-1 List price stickers. 1-2 Bluebook of car prices. 1-3 Newspaper ads.

DESIGNATOR: CE-14, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-14: To know how to buy and maintain a car economically.

ENABLING OBJECTIVE T-4: Using the yellow pages or newspaper ads to find garages which can perform necessary maintenance work.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Obtain price lists of repair costs from various garages.	1. Compare costs and service of various garages.	1. Local garages.
2. Contact local technical to determine availability of car service there.	2. Contact BBB to obtain record of service of garage of interest.	2-1 Technical School. 2-2 Better Business Bureau.

DESIGNATOR: CE-14, T-5 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-14: To know how to buy and maintain a car economically.

ENABLING OBJECTIVE T-5: Using community resources to find establishments of clubs that teach car care and maintenance.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Assist learners in securing information about training in car care and maintenance.	1. Compare cost of training with cost of garage service on auto.	1-1 Community Resources Section of book. 1-2 Local car dealers. 1-3 Local technical schools and adult education programs.

DESIGNATOR: CE-14, T-6 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-14: To know how to buy and maintain a car economically.

ENABLING OBJECTIVE T-6: Using the above sources, to determine a list of parts and lubricants that can be purchased on the basis of economy from retail outlets as opposed to buying by brand name.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Invite local garage owner, service manager or auto club representative to talk to class about economy purchases for car maintenance.	1. List parts and lubricants that you could use yourself in servicing a car.	1. Resources cited above.

DESIGNATOR: CE-15, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-15: To become aware of the various media of exchange and to become familiar with banking services in the community.

ENABLING OBEJCTIVE T-1: To determine the need for and the cost of the following: (a) money orders, (b) personal checks, (c) traveler's checks, and (d) certified checks.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Discuss checking accounts, money orders, traveler's checks, and certified checks with the class.	1. Discuss with class personal use of checks and money orders.	1. Local banks, stores will provide pamphlets explaining use and costs of checks and money orders.
2. Ask various learners to telephone banks, savings and loan offices, stores, post office and bring information on the costs of the above.	2-1 Telephone bank, store, etc. as agreed in class and obtain information on cost of above. 2-2 Compare costs in relation to individual needs and resources.	2-1 Checking account leaflets from Cooperative Extension Service. 2-2 Gibbs, Elsie. BE INFORMED SERIES 10, Part 3. New York, New Readers Press, 1969. 2-3 A DATE WITH YOUR FUTURE--Money Management for the Young Adult. New York: Educational Division, Institute of Life Insurance, 1971.

DESIGNATOR: CE-15, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-15: To become aware fo the various media of exchange and to become familiar with banking services in the community.

ENABLING OBJECTIVE T-2: Using samples, fill out all the various kinds of checks listed in CE-15, T-2.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Provide samples of various checks listed in CE-15, T-1 for each learner.	1. Using samples, to fill out one of each correctly.	1-1 Banks, stores, post office, etc. 1-2 Hunter, William F. and LaFollette, Pauline L. BUILDING ARITHMETIC SKILLS, THE LEARNING SKILLS SERIES: ARITHMETIC. New York: McGraw-Hill Book Co., 1969. 1-3 FUNDAMENTAL FORMS SKILL TEST FOR EVERYDAY LIVING. Huntington, New York, 1969.

DESIGNATOR: CE-15, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-15: To become aware of the various media of exchange and to become familiar with banking services in the community.

ENABLING OBJECTIVE T-3: To determine the services offered by various local banks, in order to select the best checking and saving accounts in accordance with individual needs.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Invite a local bank officer to discuss various bank services with the class.	1. Raise questions with the guest speaker about individual banking needs.	1. Local banks.
2. Ask other local banks for detailed information concerning services.	2. Compare services offered by various banks, determining the checking and savings accounts best suited to the individual.	2. Making THE MOST OF YOUR MONEY. New York Educational Division, Institute of Life Insurance.
3. ----------	3. ----------	3. HOW TO PUT YOUR MONEY IN THE BANK, HOW TO OPEN A BANKING ACCOUNT, and YOUR CHECKING ACCOUNT. Cooperative Extension Service, Auburn University, Auburn, Alabama.

DESIGNATOR: CE-15, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-15: To become aware of the various media of exchange and to become familiar with banking services in the community.

ENABLING OBJECTIVE T-4: Using samples, to perform the following: (a) fill out deposit slips, (b) calculate an account balance given entry and withdrawal amounts.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Obtain sample deposit slips and check registers from local bank.	1. Using checks from CE-15, T-2, make out deposit slips and fill in check registers.	1. Local bank.
2. ----------	2. ----------	2. ADULT BASIC EDUCATION-BOOK 1, New York: Cambridge Book Co., Inc.

DESIGNATOR: CE-16, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-1: To list advantages and disadvantages of buying on credit, and to note the consequences of failing to comply with credit agreements.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Lead discussion of various ways of paying for items: cash, checks, credit coupons, charge cards, lay-a-way, revolving charge, installment loan, etc.	1. Discuss various ways of paying for items.	1. Local Credit Rating Office.
2. Obtain pamphlets from local Credit Rating Office and also explanations of interest charges from various businesses locally.	2. Note various ways credit is handled by local business.	2. Local businesses which have some plan for credit purchases.
3. Point out the right of each individual to see a copy of his own credit rating-and to have errors corrected.	3. Discuss the hazards involved in having a poor credit rating.	3. Local banks.
4. ----------	4. ----------	4. Savings and Loan Associations.
5. ----------	5. ----------	5. Bryant, Shari G. YOUR HOUSING DOLLAR. Money Management Industry, 1971.
6. ----------	6. ----------	6. Filmstrip: BE CREDIT WISE. Money Management Institute, Chicago.

CE-16, T-1 continued.

7. ----------	7. ----------	7. Crank, Doris H. and Maxwell Lyle. USING CONSUMER CREDIT WISELY. St. Peter, Minn.: Delta Pi Epsilon, Gustavus Adolphus College, 1970.
8. ----------	8. ----------	8. Campbell, Sally, AGE OF ADAPTATION. Chicago: Sears, Roebuck Co., Department 702, 1971.
9. ----------	9. ----------	9. Pamphlet: WHAT IS CREDIT. Cooperative Extension Service, Auburn University, Auburn, Alabama.

DESIGNATOR: CE-16, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-2: To decide what goods and services can be obtained under the various plans listed in CE-16, T-1.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Assist learners in listing goods and services personally needed and deciding where to obtain them based on CE-16, T-1.	1-1 List goods and services needed. 1-2 Note where to obtain those using information from CE-16, T-1.	1. CE-16, T-1.

DESIGNATOR: CE-16, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-3: Using available resources (consumer unions, Better Business Bureau, etc.) to list financing methods which may be deceptive or uneconomical to the individual.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Obtain pamphlets and information from Consumer Reports, Better Business Bureau, Credit rating Office, etc., on choosing best financing method.	1. After studying pamphlets, to watch for ads on TV, in newspaper, radio concerning credit available. Bring examples to class and discuss these: are they honest? economical?	1. Consumer Reports (see CE-5).
2. ----------	2. ----------	2. Better Business Bureau.
3. ----------	3. ----------	3. See CE-7, T-4.
4. ----------	4. ----------	4. See CE-10.
5. ----------	5. ----------	5. "Credit and Consumer Rights: Reforms are needed, But Which Ones?" CONSUMER REPORTS, Mount Vernon, New York: May, 1974.

DESIGNATOR: CE-16, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-4: To complete a facsimile of an application for loans and charge accounts.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Secure a copy of loan applications from a local loan company and credit applications. 1-2 Copy the application and distribute to the learners. 1-3 Instruct learners to review the application form and identify the various parts.	1-1 Loan applications. 1-2 Loan applications. 1-3 Identify the different parts of the loan application.	1. Local loan company.
2. Discuss with learners the application, calling attention to various parts such as amount of loan , purpose references, employment information, etc.	2. Ask questions about any part of the application not clearly understood.	2. Environmental Survival Skills: CREDIT. New York: Mind, Inc. 1969c.
3. Assist learners in filling out the application.	3. Fill out the loan application using personal information.	3. Udavari, Stephen and Janet Liable. FAMILY MONEY MANAGEMENT. Austin: Steck-Vaughn Co.
4. Discuss with learners the importance of reading loan applications before signing.	4. List reasons for using caution in reading loan applications before signing.	4. Loan applications.

DESIGNATOR: CE-16, T-5 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-5: To compute interest rates involved in various types of loans.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Review simple interest calculations. 1-2 Instruct learners to work various simple interest calculations provided by instructor.	1-1 Review simple interest calculations. 1-2 Demonstrate understanding by working various simple interest calculations.	1-1 Shea, James T. BASIC ESSENTIAL OF MATH, Part II. Austin, Texas: Steck-Vaughn Company. 1-2 Instructor-made problems on calculating interest.
2. Review various types of loans from CE-16, T-7.	2. Review various types of loans from CE-16, T-7.	2. CE-16, T-7.
3. Direct learners in computation of interest rates in various types of loans.	3. Work problems involved in figuring interest on various types of loans.	3. Instructor-made interest-rate problems involving various types of loans, see also resource #1.
4. ----------	4. ----------	4. CE-16, T-1.
5. ----------	5. ----------	5. Parsky, Larry M. MATHEMATICS FOR ADULT LIVING. Marfax Associates, Inc., 1971.

DESIGNATOR: CE-16, T-6 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-6: Using items of personal interest from CE-16, T-2, to list cash values and interest rates and to calculate amounts of interest for various time periods.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Have available for learners, HOW TO FIGURE THE DOLLAR COST OF CREDIT. 1-2 Lead class discussion on the dollar cost of credit.	1. Read and participate in class discussion on, HOW TO FIGURE THE DOLLAR COST OF CREDIT.	1. HOW TO FIGURE THE DOLLAR COST OF CREDIT. HE-63, Cooperative Extension Service, Auburn University, Auburn, Alabama, 1967.
2-1 Arrange with local department stores for learners to visit to learn about interest rates of various items. 2-2 Aid learners in locating appropriate department stores.	2. Visit department stores, select one item and get price of item. Visit business office and get information on interest rate on this item.	2. Bohlman, Herbert W. and Bohlman, Edna McCaull. UNDERSTANDING CONSUMER CREDIT. Chicago: Educational Opportunities Division, Follett Educational Corporation, 1968.
3. Demonstrate procedures for calculating interest costs.	3. Calculate interest costs on items selected using interest rates quoted by store.	3. Local department stores and businesses.
4. ----------	4. Compare cost of credit for different lengths of time as: one month, 6 months, one year, 5 years, etc. as compared with paying cash.	4-1 CREDIT ENVIRONMENTAL SKILLS. New York: Mind, Inc., 1969. 4-2 Crank, Doris and Maxwell, Lyle. USING CONSUMER CREDIT WISELY (Unit 3). St Peter, Minn.: Delta Pi Epsilon, Inc., Gustavus Adolphus College, 1970.

CE-16, T-6 continued.

5. ----------	5. ----------	5. Bryant, Shari G., Ann G. Howell and Kathlene M. Glapa, MONEY MANAGEMENT: YOUR SHOPPING DOLLAR. Chicago: Household Finance Corporation, 1972.
6. ----------	6. ----------	6. Wool, John D. EARNING, SPENDING AND SAVING, Book 4. Phoenix, New York: Frank H. Richards Publisher, 1968.

DESIGNATOR: CE-16, T-7 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-7: To select the best loan according to needs, given rates of interest and condition of various loans.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Prepare a chart giving the following information about a specific loan from the various lending agencies in the community: Source of loan Time to pay (1 yr, 18 mos. etc.) Number of payments Amount of each payment Total to pay back Cost of credit Rate of interest	1-1 ----------	1-1 Local banks, credit unions, finance companies, savings and loan associations, loan by mail.
1-2 Distribute chart to learners and have them select the best loan according to their own needs and financial circumstances.	1-2 Using the prepared chart, select the best loan according to personal needs and financial circumstances.	1-2 Be Informed Leaflets: PERSONAL CREDIT. Syracuse, New York: New Reader's Press, 1967.

DESIGNATOR: CE-16, T-8 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-8: Using rules of thumb for budget expenditures, to decide what percentage of income should be spent on ordinary and contigency items.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Contact local banks for free information on budgeting.	1. Using information from banks and extension service to figure out percentages of individual income which should be used for particular needs.	1. Local banks - free information on budgeting.
2. Contact home economist at local Cooperative Extension Service as a resource person on budgeting.	2. Utilize information from home economist to plan family budget.	2-1 Local Cooperative Extension Service. 2-2 HELPING FAMILIES MANAGE THEIR FINANCES. U. S. Government Printing Office, Public Documents Department. Washington, D. C.

DESIGNATOR: CE-16, T-9 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-9: Using the percentages from CE-16, T-8 to determine how much can be spent on the desired credit items.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Assist learners as needed in mathematical calculations.	1. Using percentages from T-8, to determine how much of individual income can be spent on items in T-6 as credit purchases.	1-1 MANAGING YOUR MONEY, HE-22, Cooperative Extension Service, Auburn University, Auburn, Alabama. 1-2 Bohlman, Herbert W. and Edna M. KNOWING HOW TO BUDGET AND BUY. Chicago: Follett Publishing Co., 1963. 1-3 MAKING THE MOST OF YOUR MONEY, Educational Division, Institute of Life Insurance, New York. 1-4 ON YOUR OWN. Chicago: Follett Publishing Co., 1968. 1-5 Weiland, Robert G. and Steve J. Woytek. MATHEMATICS IN LIVING-Book Two, WAGES AND BUDGETS. Boulder, Colorado: Pruett Press, Inc., 1970. 1-6 ENVIRONMENTAL SURVIVAL SKILLS. New York: Mind, Inc., 1968.

DESIGNATOR: CE-16, T-10 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-10: Using the individual's needs and resources as a base, to arrange a priority list of desired items that can be purchased with the percentage of income established in CE-16, T-9.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Lead group discussion of learners as they assess needs and arrive at priorities, emphasize the need for re-evaluation and revision of priorities as conditions change in the future, e.g., loss of job, new baby, increase in salary, increase in rent, etc.	1. Using items from CE-16, T-6, to make decisions about most needed or desired items and method of financing them.	1-1 CE-16, T-6. 1-2 CE-12, T-2, T-6 and T-7.

DESIGNATOR: CE-16, T-11 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-11: To construct a broad sample budget based on the individual's needs, desires and resources, drawing from realistic cost of living situations in the community.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Show filmstrip "Why Budget."	1. Discuss filmstrip.	1. WHY BUDGET. Home Management, McGraw-Hill Book Co., Inc., New York.
2-1 Discuss with learners a model budget. 2-2 Instruct learners to prepare model budgets-weekly, monthly, or yearly.	2-1 Prepare a model of a weekly budget. 2-2 Prepare a monthly budget. 2-3 Prepare a yearly budget.	2. Rosenburg and Lewis. BUSINESS MATHEMATICS. New York: McGraw-Hill Book Co.
3. Present examples of budget charts and instruct learners to design a budget chart that a family can use by week, month, year.	3. Design a chart to be filled in by family as a year goes by.	3. __________. HOME BUDGET BOOK Providence, Rhode Island, Dome Publishing Co., Inc.
4. Lead discussion on the effect of emergencies on budgets.	4. Discuss emergencies that might effect the change in the budget.	4. Baron, Steinfeld. CLERICAL RECORD KEEPING: CHECKS AND BANK STATEMENTS. Unit 3, New Rochelle, New York: South Western Publishing Company, 1968.
5. Lead discussion on the changes in budgets because of family member changes.	5. Discuss possible changes in budget because of change in members of family.	5. See above resources.

CE-16, T-11 continued.

6. Ask learners to tell why they keep budgets.	6. Learners who keep budgets tell others why.	6. See resources on previous page

DESIGNATOR: CE-16, T-12 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-12: Write in paragraph from the methods and precautions for keeping permanent and temporary records while using receipts, payroll slips, medical records, insurance policies, bank statements, etc.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Pass out handouts on record keeping and give a brief description. 1-2 Instruct learners to study handouts and list some precautions for keeping permanent and temporary records.	1-1 ---------- 1-2 Study handouts and notes and record some precautions to use in keeping permanent and temporary records.	1. See CE-16, T-12.
2. Prepare sample receipts, payroll slips, medical records, etc. for learners and discuss procedures for making corrections in overcharges, etc.	2. Use samples handed out by instructor to learn procedure for making corrections in overcharges, being billed twice for a paid item, use of cancelled checks as proof of payment.	2. Udvarie, Stephen. FAMILY MONEY MANAGEMENT. Austin: Steck-Vaughn Co., 1972.
3. Study and evaluate learners skills used in paragraph on methods and precautions and reasoning behind remarks.	3. Write in paragraph form methods and precautions for keeping permanent and temporary records including items such as cancelled checks, paid bills, receipts etc. as they might be needed for proof of payment.	3. MANAGING YOUR MONEY, A FAMILY PLAN. HE-22, Cooperative Extension Service, Auburn University, Auburn, Alabama.

DESIGNATOR: CE-16, T-13 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-13: Using samples of W-2 forms to read and to mark the figures that apply to items given by the instructor.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Give an introductory discussion on W-2 forms and their importance. 1-2 Secure and distribute W-2 forms to learners.	1. Read and study sample W-2 forms and exhibit a knowledge of the information contained their in and meanings of words on form.	1-1 Local department of internal revenue service or a CPA and ask for sample W-2 forms. 1-2 Sample W-2 forms.
2. Call out figures or list on board various items and ask learner to mark them on W-2 forms.	2. Given a W-2 form, mark figures that apply to items given by the instructor.	2-1 Prepared sample W-2 forms by instructor. 2-2 Lewis, Rosenberg. BUSINESS MATHEMATICS. New York: McMillian and Company, 1968.
3. If possible ask a representative of a large employment concern or department of industrial relations to give a brief description and importance of W-2 forms in computing annual salary and filing income tax reports.	3. In a brief oral report be able to discuss why W-2 forms are important as they apply to your own life situation.	3. Local resource person having adequate knowledge in W-2 forms and importance of their relation to the individual.

DESIGNATOR: CE-16, T-14 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-14: Using representative samples of forms, receipts, etc., to list the various necessary and beneficial items used in filling out income tax.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Lead a discussion on items important to income tax forms. (Perhaps invite an IRS representative to speak.) 1-2 Write any new words relating to income tax on blackboard.	1-1 Participate in a group discussion on beneficial items to be included in filling out an income tax form. 1-2 Identify unfamiliar terms or words that appear on a tax form.	1. BE INFORMED: WHAT ARE TAXES?, Unit 9, Part I. Syracuse, New York: New Readers Press, 1965.
2. Obtain sample forms and receipts from Internal Revenue Service and various businesses in area.	2. Review and study Income Tax Forms.	2. Local branch of internal revenue service and services or forms provided. Local business in area.
3. Reproduce receipts and forms and distribute to learners.	3. Exhibit a knowledge of forms, receipts, etc. that are necessary in filling out an income tax report in a panel discussion.	3. Baron, Steinfeld. CLERICAL RECORD KEEPING: CHECKS AND BANK STATEMENTS. Unit 3, New Rochelle, New York: South Western Publishing Company, 1968.
4-1 Instruct learners to list various necessary and beneficial items used in filling out income tax forms. 4-2 Check over items listed by learners and discuss any errors or inappropriate items.	4-1 List various necessary and beneficial items used in filling out an income tax form. 4-2 Study list of items and formulate questions for discussion.	4. Learners lists of items.

DESIGNATOR: CE-17, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-17: To identify and locate information concerning the types of insurance available and to be able to select the best insurance for the individual and his family.

ENABLING OBJECTIVE T-1: In discussion with a resource person to determine the various kinds and sources of insurance and to know relative costs.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Invite local insurance agent to speak to class about various kinds of insurance and the conditions of each kind. 1-2 Lead discussion about the different types of insurance protection available and conditions when needed.	1-1 ---------- 1-2 Listen to and ask questions of speaker.	1. Local insurance agent.
2. Instruct learners to list various kinds of insurance needed personally.	2. From information presented by insurance agent, list various kinds of insurance needed personally.	2-1 Price E. L., et.al. GENERAL BUSINESS FOR EVERYDAY LIVING. New York: McGraw-Hill Book Co., 1966. 2-2 Andrews, Dorothy and others. MONEY IN YOUR LIFE. New York: Institute for Life Insurance, 1971.
3. ----------	3. ----------	3. See OK-9, T-8.

DESIGNATOR: CE-17, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-17: To identify and locate information concerning the types of insurance available and to be able to select the best insurance for the individual and his family.

ENABLING OBJECTIVE T-2: To decide what type and amount of auto insurance is necessary for the individual's situation.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Secure Local resource person to speak to class and present information on auto insurance-types and coverage needed in various situations.	1-1 ---------- 1-2 Participate in discussion and take notes.	1. Local insurance agent who sells auto insurance.
2. Secure pamphlets and hand-out materials from auto insurance companies and distribute to learners.	2-1 Compare the amount of coverage in relation to price of different companies. 2-2 For personal or desired mobile, write the type and amount of coverage best suited base decisions on knowledge gained from resources and from personal experiences.	2. Pamphlets on auto insurance types and coverage from various auto insurance companies.

DESIGNATOR: CE-17, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-17: To identify and locate information concerning the types of insurance available and to be able to select the best insurance for the individual and his family.

ENABLING OBJECTIVE T-3: Given a list of descriptions of various homes and their furnishings to write the type and amount of coverage best suited to each.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Prepare and distribute a list of descriptions of several homes and their furnishings.	1. Fill in a home chart with furnishings of choice and state value of home and furnishings.	1-1 Materials from local insurance agents and banks. 1-2 Newspapers, catalogs, etc.
2. Lead discussion on how to choose insurance on homes.	2. Discuss how decisions are made about how much insurance is needed.	2. ----------
3. Show film, "Insurance Against Fire Losses."	3. View film and take notes.	3. Film: "Insurance Against Fire Losses" Encyclopedia Brittanica Films, Inc. Wilmette, Illinois.
4-1 Prepare a matching chart of different insurance coverages with different homes and furnishings. 4-2 Instruct learners to write on teacher-made list of homes, the type and amount of coverage best suited to each.	4-1 ---------- 4-2 Based on knowledge from resources, personal experience, the type and amount of coverage best suited to homes and furnishings on teacher-made list.	4. See #1-1 and #3 above.

DESIGNATOR: CE-17, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-17: To identify and locate information concerning the type of insurance available and to be able to select the best insurance for the individual and his family.

ENABLING OBJECTIVE T-4: Given rates and values of different types of life insurance to choose those which best meet needs and resources.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Show film, "Life Insurance What It Means and How It Works" or filmstrip listed. 1-2 Lead discussion of film topic.	1-1 Observe film or filmstrip. 1-2 Take part in instructor led discussion on film.	1-1 "Life Insurance-What It Means and How It Works," Institute of Life Insurance, New York, New York. 1-2 Filmstrip: "How Life Insurance Policies Work," Institute of Life Insurance, New York, New York.
2. Secure and distribute pamphlets of rates and values of different types of life insurance from local Life Insurance Companies.	2. Compare rates and values of different types of life insurance.	2-1 Pamphlets secured from local insurance companies. 2-2 Kelsey, R. Wilfred and Daniels, Arthur C. HANDBOOK OF LIFE INSURANCE. New York: Institute of Life Insurance, 1966. 2-3 Bohlman, Herbert W. and Bohlman, Edna McCaull. INVESTING YOUR SAVINGS. Chicago: Educational Opportunities Division, Follett Educational Corporation, 1968.

CE-17, T-4 continued.

3. Prepare and distribute a chart of different life insurance rates and values and instruct learners to choose the rates and values which best meet their needs and resources.	3. Choose rates and values from chart which best meet own needs and resources.	3. Instructor-made handouts of life insurance rates and values.
4. ----------	4. ----------	4. "A Guide to Life Insurance," CONSUMER REPORTS, Jan., Feb., and March, 1974.
5. ----------	5. ----------	5. Teaching Tools for Consumer Ed, Jan., Feb., and March, 1974. 256 Washington St., Mt. Vernon, New York, 10550.

DESIGNATOR: CE-17, T-5 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-17: To identify and locate information concerning the type of insurance available and to be able to select the best insurance for the individual and his family.

ENABLING OBJECTIVE T-5: Given a list of different health insurance plans including rates, benefits and limitations to select the best plan according to prescribed needs and resources.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Prepare and distribute to learner chart of different health insurance available. 1-2 Instruct learners to orally relate instances of need for health insurance. 1-3 Instruct learners to study chart and compare the different types of health insurance. 1-4 Instruct learners to complete chart with facts on family size, ages amount of insurance needed, etc.	1-1 ---------- 1-2 Orally relate instances of need for health insurance. 1-3 Compare the different types of health insurance. 1-4 Fill in chart as to factors affecting amount of insurance needed and number of family to be covered, and age of family members.	1. A CONSUMER'S GUIDE TO HEALTH INSURANCE PLANS. New York: Public Affairs Pamphlets, Park Avenue, S., 1962.
2. Prepare work sheet to explain unfamiliar words.	2-1 Discuss in small groups those terms new to learner. 2-2 Match terms with definition on instructor-made sheet.	2. Old insurance policies.
3-1 Obtain list of different health insurance plans including rates, benefits and limitations-distribute. 3-2 Instruct learners to select the best plan based on their needs and resources.	3-1 Obtain from local hospitals cost of services. 3-2 Select the best plan according to the needs based on completed chart in learner activity 1-4 and information from 3-1.	3. A B C'S OF HEALTH INSURANCE. New York: Department W, Health Insurance Institute, Park Avenue.

CE-17, T-5 continued.

4. Lead discussion as to why the learner chose that type of insurance.	4. Give reasons why the insurance plan was chosen.	4-1 SOURCE BOOK OF HEALTH INSURANCE DATA. New York: Health Insurance Institute, Park Avenue, (published yearly). 4-2 Lawson, Gary D. EVERYDAY BUSINESS. California: Cal-Central Press, 1970.
5. ----------	5. ----------	5. See HE-9, T-1-5.

DESIGNATOR: CE-18, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-18: To use Food Stamps with economy.

ENABLING OBJECTIVE T-1: To acquire basic information on buying and using food stamps effectively.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Order materials from USDA.	1. View flip-charts and slides. List questions which can be asked of resource person.	1. "Food Stamps for You," flip-charts and slides. Food and Nutrition Service: USDA, Washington, D. C.
2. Invite resource person from local food stamp office to visit class, bring pamphlets, and sample forms, and assist learners.	2. Fill out forms if interested in applying for food stamps.	2. Mrs. Barbara Zumwalt, Director, Department of Foods and Services Montgomery, Alabama.
3. Contact local Legal Aid Society for information concerning steps to take if refused certification by Food Stamp Office.	3. As a class make up lists of foods to purchase with stamps which will be economical and nutritious.	3. Local extension service nutritionist.
4. ----------	4. ----------	4. See CE-6, T-7, T-8 and T-9.

DESIGNATOR: CE-19, T-1 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-19: To manage a household efficiently.

ENABLING OBJECTIVE T-1: Given list of clothing and fabrics, to write the proper storage methods for each item listed.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Prepare a list of clothing and fabrics. 1-2 Distribute lists to learners.	1-1 Read over list. 1-2 List different types of clothing that need to be stored from instructor list.	1. Instructor prepared list.
2. Lead discussion about storage methods for different clothing and fabrics.	2. Participate in discussion.	2-1 WAYS TO IMPROVE HOUSEHOLD STROAGE, HE-17, Cooperative Extension Service, Auburn University, Auburn, Alabama, 1968. 2-2 Local cleaners or storage business. 2-3 Hanson, Margaret J. THE CARE WE GIVE OUR CLOTHES.
3. Contact representative from local cleaners to serve as resource person on storage for various clothing and fabrics.	3. Participate in discussion with resource person and make notes of important points.	3. Learner prepared list.
4. Instruct learners to write the proper storage methods for each item on list of clothing and fabrics.	4. From information secured from resources, write the proper storage methods for the listed clothing and fabrics.	4. Representative from local cleaners.

DESIGNATOR: CE-19, T-2 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-19: To manage a household efficiently.

ENABLING OBJECTIVE T-2: In group discussion, to list the areas and the articles in the house to be cleaned and the most efficient supplies and methods for cleaning.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Lead discussion relating to articles and areas to be cleaned in the house. 1-2 Collect and display magazine pictures of rooms in house and articles in the house-to stimulate discussion.	1. Participate in discussion and make a list of 10 areas and 10 articles in the home to be cleaned.	1. Magazine pictures of rooms in a house and various household articles.
2-1 Conduct discussion of most efficient cleaning supplies for use on various areas and articles in the home. 2-2 Provide a display of various types of cleaning supplies to aid learners in making lists of products.	2. List 3 products which can be used for cleaning wall surfaces, hard surface flooring, carpeting, upholstered furniture, plastic covered furniture, nonwashable home furnishings.	2-1 A display of various types of cleaning supplies. 2-2 WHAT TO USE TO CLEAN YOUR HOUSE. HE-131. Cooperative Extension Service. Auburn, Alabama: Auburn University, 1972.
3. Provide various cleaning supplies so that learners can determine the use of each, read and understand instructions and safety precautions.	3. Read instructions for proper use of cleaning products and the safety precautions to observe in using the products.	3. Instructions and/or labels on cleaning supplies.
4. Provide various types of equipment for cleaning the home.	4-1 Discuss equipment used in cleaning a house and list 6 pieces of equipment which are used in cleaning areas and articles in the home.	4-1 Various types of equipment used for household cleaning. 4-2 Crank, Doris H. and Maxwell, Lyle. BUYING GOODS-HOUSEHOLD

CE-19, T-2 continued.

	4-2 List ways in which the equipment is used in cleaning the house.	FURNISHINGS AND APPLIANCES. St. Peter, Minn.: Delta Pi Epsilon, Inc., Gustavus Adolphus College, 1970.
5. Provide use-care instructions for equipment having this information.	5. Read equipment use-care instructions where applicable.	5. Use-care instructions for equipment.
6. Arrange field trip to stores to see various household cleaning supplies and equipment and to compare prices of the various products.	6-1 Participate in field trip to stores to view household cleaning supplies and equipment. 6-2 List supplies and equipment and prices seen in 6-1.	6. Local stores which sell cleaning supplies and equipment.
7. Demonstrate time and energy saving methods of cleaning the home and its furnishings.	7. In class and at home, practice techniques of time and energy saving methods of cleaning.	7-1 __________. WHEN TO DO HOUSE CLEANING JOBS. HE-125. Cooperative Extension Service. Auburn, Alabama: Auburn University, 1967. 7-2 __________. HOW TO CLEAN AND DEFROST THE REFRIGERATOR. HE-50. Cooperative Extension Service. Auburn, Alabama: Auburn University, 1967. 7-3 __________. HOMEMAKING MADE EASIER. HE-7. Cooperative Extension Service. Auburn, Alabama: Auburn University, 1966. 7-4 __________. IS THERE A BETTER WAY? HE-74. Cooperative Extension Service. Auburn, Alabama: Auburn University, 1965.

DESIGNATOR: CE-19, T-3 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-19: To manage a household efficiently.

ENABLING OBJECTIVE T-3: Using community resources to list areas that teach the making and repairing of household items and clothing.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Secure telephone directory, catalogs, newspaper ads to find information on groups and/or individuals who teach making and repairing of household items.	1. From resources make a list of different areas that teach the making and repairing of household items.	1. Telephone directory, newspaper, catalogs.
2. Arrange for consultant(s) from different areas or agencies to speak to class regarding the services they render.	2. Make a list of different areas or agencies that teach the making and repairing of clothing.	2-1 Better Business Bureau, Chamber of Commerce, Extension Agent. 2-2 See Community Resources section of this book.

DESIGNATOR: CE-19, T-4 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-19: To manage a household efficiently.

ENABLING OBJECTIVE T-4: Using pictures or the actual items to install or connect fuses in fuse boxes, batteries in lights, radios and toys, Christmas lights.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1. Arrange for a consultant to visit the class and discuss installation of fuses, function of fuse boxes, etc.	1. Make a list of the types of fuses and fuse boxes from the information provided by the consultant.	1. Consultant from Electric Company in your local area.
2. Collect pictures and books that have information about batteries and lights.	2. Demonstrate how to install batteries in a flash light.	2-1 Picture books given by the instructor. 2-2 Flashlight, batteries.
3. Collect information about different types of radios.	3. Make a list of radio manufacturers, take a trip to stores and find different types of radios.	3. Information given by the instructor on manufacturing companies. Catalogs with different kinds of stores.
4. Discuss and demonstrate proper usage of toys and Christmas lights.	4. Itemize toys and Christmas lights that are the most economical for the home usage. How to use properly. Field trip to find these items and how to inspect them.	4. Catalogs, books given by the instructor. Battery operated toys and Christmas lights.

DESIGNATOR: CE-19, T-5 AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-19: To manage a household efficiently.

ENABLING OBJECTIVE T-5: Using community resources to list the areas that teach simple appliance repair.

INSTRUCTOR ACTIVITY	LEARNER ACTIVITY	RESOURCES
1-1 Contact appliance dealers to see if repairs are done on appliances that are being sold. 1-2 Secure a list of appliance dealers in the community who repair the brands of appliances their companies are selling.	1-1 Make a list of appliances that require repair using newspaper, telephone book. 1-2 Locate appliance dealer in your community who does repair on certain appliances, such as washer, dryer, range and refrigerator.	1. Appliance dealers listed in newspapers, telephone directory.
2-1 Secure telephone directory, catalogs, newspaper ads to find sources of group and/or individuals who teach simple appliance repair. 2-2 Arrange for resource person from one of these areas to talk to class regarding their program.	2. From resources listed, make a list of groups and/or individuals who teach simple appliance repair.	2. Telephone directory, newspaper, catalogs, Better Business Bureau, Chamber of Commerce, Extension Agent, etc.
3. ----------	3. ----------	3. See Community Resources section of this book.

ACCREDITED POSTSECONDARY INSTITUTIONS AND PROGRAMS. 1970. 136 pp. 171A. $2.50. Listing by field of accredited universities, colleges, junior colleges, and professional, technical, and occupational schools. Package includes 1971 supplement.

ALL ABOUT COOKWARE. Ekco Housewares Co. Educational Services Dept. Franklin Park, Ill. 60131. 1967. 6 pp. Free. Tells how to choose, use, and care for cookware.

ALL WEATHER PROTECTION: ANTIFREEZE/COOLANT. 1972. 8 pp. 008A. 20 cents. How antifreeze/coolant **solution** protects the car radiator in both winter and summer driving, types of antifreeze/coolant, plus selection and proper use.

THE AMERICAN INDIAN AS HUNTER. Pennsylvania Historical and Museum Commission. William Penn Memorial Museum and Archives Bldg. Harrisburg, Pa. 17108. Rev. 1967. 23 pp. 50 cents. Tells of the significance of hunting in the life of the Indian.

AMERICAN INDIANS. (SA2403). Field Enterprises Educational Corp. Director of Educational Services. Merchandise Mart Plaza. Chicago, Ill. 60654. 1965. 12 pp. 25 cents. Guide for teachers to help in preparing a teaching plan on the study of American Indians. Contains illustrations and bibliography. Primary and inter. levels.

AMERICAN INDIANS TODAY. American Education Publications, Inc. Education Center. Columbus, Ohio 43216. 1971. 47 pp. 40 cents. Tells what it is like to be an Indian.

American Plywood Assoc. Materials. American Plywood Assoc. 1119 A St. Tacoma, Wash. 98401. Titles include:

ADD-A-ROOM. 1963. 32 pp. Single copy free. Gives several plans for adding a room to your home, relative costs, and means of financing.

A BOOKFUL OF IDEAS FOR YOUR NEW HOME. 1969. 23 pp. Single copy free. Information about some of the hidden values plywood gives, plus information about new plywood interior and exterior materials.

CATALOG OF PLYWOOD HANDY PLANS. Single copy of the catalog is free; Handy Plans are 25 cents each. A number of do-it-yourself projects to build from plywood, both inside and outside the house.

ANSWERS TO SOME FREQUENTLY ASKED QUESTIONS ABOUT DISHWASHERS. The Maytag Co. Home Service Dept. Newton, Iowa 50208. Leaflet. Free. Questions consumers want answered to help them evaluate dishwasher ownership.

AUTOMOBILE BATTERIES: THEIR SELECTION AND CARE. 1971. 20 pp. 009A. 40 cents.

BETTER LAWNS. 1971. 32 pp. 159A. 25 cents. Preparations for planting, selection of grasses, planting, and care.

Bibliographies. Assoc. on American Indian Affairs, Inc. 432 Park Ave., S. New York, N. Y. 10016. Payment should accompany order. Titles include:

AMERICAN INDIAN AUTHORS. 1970. 45 pp. $1.00. An annotated bibliography compiled to inform people about the extensive body of oral and written literature by American Indians.

A PRELIMINARY BIBLIOGRAPHY OF SELECTED CHILDREN'S BOOKS ABOUT AMERICAN INDIANS. 1969. 14 pp. 50 cents. Designed to enable young people to understand and appreciate the life of American Indians as it was and as it really is.

Bibliographies. Indian Arts and Crafts Board. Interior Bldg. Room 4004. Washington, D. C. 20240. Single copy free. Titles include:

ART OF THE ESKIMO AND NORTHWEST COST INDIAN. No 2. 2 pp.

CONTEMPORARY AMERICAN INDIANS AND ESKIMO ARTS AND CRAFTS. No. 1. 4 pp.

INDIAN AND ESKIMO FOLKTALES. No. 3. 4 pp.

BRAND NAME LISTING. Sept. 1972. 38 pp. 172A. 35 cents. Lists by brand name approximately 400 consumer products which manufacturers have advised are identical to products purchased by the government. Indicates that the government does not purchase by brand names but by federal specifications.

BUDGET GADGET. Budget Gadget. P. O. Box 38161 Los Angeles, Calif. 90038. Card 4" x 9". 1 to 4 copies 50 cents each; discount on larger quantities. A device designed to simplify the task of a shopper or student who wants to compare costs of various package sizes, egg sizes, or cuts of meat.

BUYING AND CARE OF TOWELS AND SHEETS. Cannon Mills. P. O. Box 107. Kannapolis, N. C. 28081. 25 pp. 50 cents. An illustrated guide to the selection, use, and care of sheets and towels.

BUDGETING FOR THE FAMILY. 1972. 16 pp. 017A. 10 cents. Steps in developing a budget with charts for estimating income, planning family spending, and recording expenses.

BUDGETING FOR THE RETIRED COUPLE. 1971. 16 pp. 018A. 10 cents. Considerations in planning a retirement budget; includes cost of living comparison for retired couples living in selected cities.

Bureau of Indian Affairs Publications. U. S. Dept. of the Interior. Bureau of Indian Affairs. 1951 Constitution Ave., N. W. Washington, D. C. 20242. Single copy available free. Teacher's kit of materials sent on request. Bibliographies and short histories available on most Indian tribes. (Specify tribe or tribes). Request "You Asked About Indian Publications" and "Publications Pricelist."

Cleaning Tips. The Dow Chemical Co. Dow Literature Inquiry Series. 2030 Abbott Rd. Center. Midland, Mich. 48640. Free. Sample titles are:

> BATHROOMS BRIGHT AND BEAUTIFUL. 6 pp. A guide to decorating and keeping a spotless bathroom.
>
> LET'S FACT IT. Leaflet. The easy way to oven cleaning.

CLOTHING AND FABRIC CARE LABELING. 1972. 7 pp. 036A. Free. Information that must appear on labels of clothing and fabrics and how to use this information.

CLOTHING REPAIRS. 1970. 30 pp. 037A. 25 cents. Twenty-five repairs to prolong the usefulness of garments.

THE CONCERN FOR QUALITY. National Assoc. of Manufacturers. Marketing Committee. 277 Park Ave. New York, N. Y. 10017. 1970. Leaflet. Free. A step-by-step procedure to follow in making complaints.

CONSUMERS ALL. Enoch Pratt Free Library. Publications Dept. 400 Cathedral St. Baltimore, Md. 21201. 1970. 7 pp. 10 cents. An annotated list of publications dealing with food, car, real estate, and other purchases.

Consumer Education. Consumers Union. 256 Washington St. Mount Vernon, N. Y. 10550. Materials on consumer education available. Write for list of publications. Sample titles are:

CONSUMER EDUCATION IN LINCOLN HIGH SCHOOL. 1965. 72 pp. Single copy $1.00; 2-9 copies 75 cents each; 10 or more copies 50 cents each. Consumer Education as a course in the social studies department coordinated with units in English, business, home economics, industrial arts, math, and science.

CONSUMER REPORTS. A monthly magazine published September to May. Minimum classroom order 20 copies at 25 cents per copy. One free teacher's copy and one "Teaching Tools for Consumer Ed", included with order.

HOW TO BUY A USED CAR. 1970. 24 pp. Single copy 24 cents; 10 copies $2.00; 100 copies $16.00. A step-by-step guide to on-the-lot driving and in-the-shop tests.

CONSUMER EDUCATION BIBLIOGRAPHY. 1971. 192 pp. 043A. $1.00. Lists over 4,000 books, pamphlets, articles, audio-visual aids, and teachers' materials of consumer interest.

CONSUMER GUIDE FOR AIR TRAVELERS. 1972. 16 pp. 173A. Free. Air passengers' rights and responsibilities: includes information on fares, denied boarding compensation, baggage loss, charter flights, etc.

THE CONSUMER'S HANDBOOK. Dow Jones Books. P. O. Box 300. Princeton, N. J. 08540. 1969. 162 pp. $1.85 plus 15 cents postage. Payment must accompany order. Suggestions on how to get more value for your dollar.

CONSUMER NEWS. 044A. $2.00. Annual Subscription. Bimonthly newsletter informs consumers of government rulings and actions, new consumer laws, public hearings of consumer interest, and new federal consumer publications.

CONSUMER PRODUCTS BY DESIGN. 1972. 71 pp. 174A. $1.25. Report of recent developments in food processing, natural fibers and materials, and construction materials.

CONSUMER TIRE GUIDE. The Firestone Tire and Rubber Co. 1200 Firestone Pkwy. Akron, Ohio 44317. 1970. 10 pp. Free. Describes different types of tires, how they are engineered and tested, and how to increase tire life.

CONTROLLING HOUSEHOLD PESTS. 1971. 32 pp. 160A. 20 cents. Procedures and proper pesticide for controlling rats, cockroaches, termites, clothes moths, carpet beetles, etc.

COST OF OPERATING AN AUTOMOBILE. 1972. 14 pp. 010A. 15 cents. Costs of maintenance, accessories, parts, tires, gas, oil, insurance, etc. for a moderately priced sedan.

CREATING WITH STYROFOAM. The Dow Chemical Co. Consumer Information Service. 2030 Dow Center. Midland, Mich. 48640. Leaflet. Free. Gives designs and instructions for making decorative items of plastic foam.

Credit. National Consumer Finance Assoc. 1000 16th St., N. W. Washington, D. C. 20036. Sample titles are:

CONSUMER FINANCE RATE AND REGULATION CHART. 1970. 5 pp. 10 cents. Summarizes by state all current cash loans, rates, and ceilings.

THE EXPANDING MARKET FOR INSTALLMENT CREDIT. A LOOK TOWARD THE FUTURE. 1967. 18 pp. 25 cents. Investigates present income and expenditure patterns of varying age groups and offers projections of these patterns for the future.

REGULATION OF FINANCE CHARGES ON CONSUMER INSTALLMENT CREDIT. 1967. 34 pp. 50 cents. Discusses rate regulation, purposes of ceilings on finance charges, and problems in their design.

RESEARCH ON CONSUMER CREDIT. 1970. 13 pp. 25 cents. A survey of research in progress recently completed in the field of consumer credit.

SELECTED AND ANNOTATED BIBLIOGRAPHY OF REFERENCE MATERIAL IN CONSUMER FINANCE. 1972. 32 pp. 50 cents. Lists textbooks, pamphlets, and audio-visual materials.

Credit. National Foundation for Consumer Credit. Federal Bar Building, West. 1819 H St., N. W. Washington, D. C. 20006. Titles include:

THE EMERGENCY PROBLEM-WHAT TO DO ABOUT IT. 1967. Booklet. Free. Discusses emergency credit situation.

USING OUR CREDIT INTELLIGENTLY. Rev. 1970. 54 pp. 85 cents. Fifty-five educators present combined views on all facets of consumer credit. Sr. hi. through adult levels.

Currency. Federal Reserve Bank of Atlanta. Federal Reserve Station. Atlanta, Ga. 30303. Free. Titles include:

COUNTERFEIT? 1968. Leaflet. Illustrated discussion of methods for spotting counterfeit money.

THE FEDERAL RESERVE SYSTEM. Rev. 1971. Pamphlet. A condensed account of the Federal Reserve structure.

FUNDAMENTAL FACTS ABOUT UNITED STATES MONEY. Rev. 1971. 16 pp. How money is made, circulated, saved, and regulated in the United States.

A DATE WITH YOUR FUTURE. Institute of Life Insurance. Educational Div. 277 Park Ave. New York, N. Y. 10017. Rev. 1970. 36 pp. Free. Financial guide for the young single adult, young married couple, and growing family. Jr. hi. through adult level.

Decorator Ideas. Conso Products Co. 27 W. 23rd St. New York, N. Y. 10010. Free. Pamphlets describing easy and colorful home decoration tricks. Titles include:

CONSO SIMPLEAT. Undated. 4 pp.

CONSO'S TRICKS WITH TRIM. Undated. 14 pp.

CORNICES YOU MAKE YOURSELF. Undated. Fold-out leaflet.

FOR DECORATOR PERFECT PINCH PLEATED DRAPERIES. Undated. 9 pp.

HOW TO DECORATE ALMOST ANYTHING. Undated. Three-fold leaflet.

SHIRRING IS LUXURIOUS. Undated. Leaflet.

Decorating. Armstrong Cork Co. Lancaster, Pa. 17604. Free in limited quantities to homemaking and home management teachers only. Titles include:

HOW TO BUY A FLOOR. 16 pp. Tells how to select the right material to suit your needs.

THE QUIET HOME. 16 pp. Tells how to control noise in the home with the installation of acoustical ceilings.

THE DECORATIVE WINDOW SHADE. Window Shade Manufacturers Assoc. Dept. FI. 230 Park Ave. New York, N. Y. 10017. 16 pp. 25 cents. Illustrates how decorative shades can enhance rooms.

Detergents. Cleanliness Bureau. The Soap and Detergent Assoc. 485 Madison Ave. New York, N. Y. 10022. Leaflets describing work of detergents. Sample titles are:

THE FACTS ABOUT TODAY'S DETERGENTS. Leaflet. Free. Answers to frequently asked questions about biogradability, phosphates, and enzymes.

THE PURSUIT OF CLEANLINESS. 16 mm color films; 14½ minutes. Free loan. A witty and informative history of cleanliness going back 3,000 years to the early days of Rome.

DISHWASHERS, 1972. 20 pp. 0O1A. 70 cents. Description of various features, selection, and maintenance.

Do You Know Your Economic ABC's Series? Supt. of Documents. Gov't. Printing Office. Washington, D. C. 20402. Booklets which explain the American economy in layman's language. Illustrated. Titles include:

INTERNATIONAL TRADE: GATEWAY TO GROWTH. No. 8 (C 1.2:In 8/4). 1967. 46 pp. 25 cents. How imports and exports affect our economic growth.

PATENTS: SPUR TO AMERICAN PROGRESS. No. 7. (C 1.2:P 27/2). 1967. 46 pp. 35 cents. How the patent system sparks national economic development.

PROFITS AND THE AMERICAN ECONOMY. No. 6. (C 1.2:P 94/970). 1970. 47 pp. 35 cents. How profit incentive stimulates economic growth.

U. S. BALANCE OF PAYMENTS. No. 3. (C 1.2:P 29). 1970. 44 pp. 35 cents. How our international accounts affect our economy.

U. S. Economic Growth. No. 5. (C 1.2:Ec 7/4). 1970. 50 pp. 30 cents. How expansion of natural resources, capital, and manpower has accelerated the American economy.

DON'T BE GYPPED. 1971. 4 pp. leaflet. 045A. Free. Bait and switch advertising: what it is and how to protect yourself; procedures for reporting to the Federal Trade Commission.

THE EASY WAY TO PATCH UP, PAINT UP. Red Devil, Inc. 2400 Vauxhall Rd. Union, N. J. 07083. 15 pp. 25 cents. Helpful tips for painting and redecorating.

Economics. Dun & Bradstreet, Inc. 99 Church St. New York, N. Y. 10007. Single copy free. Titles include:

COST OF DOING BUISNESS: CORPORATIONS. 1971. 6 pp. Average operating ratios in 185 lines of business.

COST OF DOING BUSINESS: PARTNERSHIPS AND PROPRIETORSHIPS. 1971. 4 pp. Average operating ratios in 105 lines of business.

KEY BUSINESS RATIOS. 8 pp. Statistics for 125 lines of retailing, wholesaling, manufacturing, and construction.

Economics. Federal Reserve Bank of Cleveland. Research Dept. P. O. Box 6387. Cleveland, Ohio 44101. Free. Titles include:

MONEY MARKET INSTRUMENTS. Rev. 1970. 68 pp. Booklet dealing with federal funds, floating debt, call loans, and other aspects of banking.

STATISTICAL PROFILE: COUNTIES OF THE FOURTH FEDERAL RESERVE DISTRICT. Rev. 1970. 55 pp. Data on population, income, natural resources, etc.

STATISTICAL PROFILE: STANDARD METROPOLITAN STATISTICAL AREAS OF THE FOURTH FEDERAL RESERVE DISTRICT. Rev. 1970. 56 pp.

ECONOMICS POSTERS. Alpha Iota Chapter of Delta Pi Epsilon. Graduate School of Business Administration. University of Colorado. Boulder, Colo. 80302. 16 posters. $2.00 a set. Illustrates and defines economic terms such as boycott, dividends, recession, free enterprise, and monopoly.

Economics Principles. National Schools Committee for Economic Education, Inc. 1 Park Ave. Old Greenwich, Conn. 06870. Write for free list of teaching aids including lists, films, teachers' manuals, aids and filmstrips. Payment must accompany order when material is not listed as free. Sample titles are:

AMERICA'S WHEEL OF ECONOMIC PROGRESS. 8½" x 11" circular. Single copy free. Package of 50, $1.50. Three-color chart for bulletin board and student use. 19" x 25" wall poster also available. 50 cents.

EXPERIMENT IN SOCIALISM. 1969. 16 pp. 50 cents. Quantity prices available. Explains how to conduct the experiment to demonstrate the life of the worker and his wages in a socialist society. A resource for social science teachers.

STUDIES IN HOW WE LIVE. 1968. 48 pp. $1.00. Contains 191 activities for learning certain economic principles. Jr. hi. level.

Economics Publications. Chamber of Commerce of the United States. 1615 H St., N. W. Washington, D. C. 20006. Single copy free to teachers and librarians. Titles include:

NATIONAL GOALS. (1901). 1971. 53 pp. Explores the ways in which national needs are formulated and balanced against the resources needed to attain them.

WHY ECONOMICS? (0979). 1970. 32 pp. Explains how private enterprise operates and shows the advantages of a private market economy over other economic systems.

ECONOMICS UNIT OUTLINE. American Trucking Assoc., Inc. Public Relations Dept. Educational Services. 1616 P St., N. W. Washington, D. C. 20036. 12 pp. One free to teacher. A complete outline for teacher use in introducing basic economic concepts.

Educational Booklets. Rubbermaid, Inc. Home Service Center. Wooster, Ohio 44691. Free in reasonable quantities. Booklets tell how to save time and be more efficient through proper organization. Titles include:

HOW TO SAVE 30 MINUTES A DAY

NEW ROOM IN YOUR KITCHEN

SMALL WONDERS IN THE KITCHEN

Ekco Publications. Ekco Housewares Co. Public Relations Dept. 9234 W. Belmont Ave. Franklin Park, Ill. 60131. Sample titles are:

ALL ABOUT KNIVES AND CARVING. 1968. 6 pp. Free. Describes use and care of knives.

THE COOKERY BY EKCO. 1969. 63 pp. 50 cents. Includes a recipe section, hints on which utensil to use, all about garnishes, all about knives and carving, and a list of cooking terms.

EKCO CALCULATOR. 4½" x 6" card. 15 cents each. Gives the cost by ounce, pound, pint, or quart.

11 WAYS TO REDUCE ENERGY COMSUMPTION AND INCREASE COMFORT IN HOUSEHOLD COOLING. 1971. 19 pp. 144A. 30 cents.

AN ENCYCLOPEDIA OF HOUSEHOLD HINTS. Sportshelf. P. O. Box 634. New Rochelle, N. Y. 10802. 1970. 15 pp. 50 cents. A handbook of useful tips.

EURODOLLAR MARKET. Federal Reserve Bank of Cleveland. Research Dept. P. O. Box 6387. Cleveland, Ohio 44101. 1970. 47 pp. Free. Discusses structure, interest rate relationships, and some implications of this rapidly growing market.

FDA CONSUMER. 047A. $3.50. Annual Subscription (10 issues). Informs consumers of recent developments in the regulation of foods, drugs, cosmetics and other products by the Food and Drug Administration.

THE FACTS ABOUT TEFLON ON HOUSEWARES. E. I. DuPont de Nemours and Co. Public Relations Dept. Wilmington, Del. 19898. Undated. 13 pp. Single copy free. Illustrated history, properties, and uses of Teflon.

FAIR CREDIT REPORTING ACT. 1972. 6 pp. leaflet. 046A. Free. Consumer's rights under the Fair Credit Reporting Act of 1971; rights include discovery of own credit rating, dispute of erroneous information, and removal of incorrect information from rating report.

FEDERAL BENEFITS FOR VETERANS AND DEPENDENTS. 1971. 27 pp. 175A. 20 cents.

Federal Reserve Bank of Richmond Publications. Federal Reserve Bank of Richmond. Richmond, Va. 23213. Single copy free. Sample titles are:

READINGS ON MONEY. 1967. 58 pp. Discusses the nature of money, its role in our modern economy, the processes by which it is created, and the structure and operation of the Federal Reserve System.

YOU AND YOUR MONEY. 14 pp. A cartoon booklet dealing with the causes of inflation and deflation and some remedies. For high school students.

FIBERS AND FABRICS. 1970. 28 pp. 038A. 65 cents. Basic information about the properties, uses, and care of the principal natural and man-made fibers.

FLOOR POLISH AND FLOOR CARE. 1972. 20 pp. 145A. 70 cents. Selection and safe application of polishes; proper floor maintenance.

Flooring. National Oak Flooring Manufacturers' Assoc. 814 Sterick Bldg. Memphis, Tenn. 38103. Free. Titles include:

ARCHITECTS' SPECIFICATION MANUAL. Rev. 1971. 11 pp. Preparation, laying, and finishing of oak floors.

A GUIDE TO OAK FLOORS. 1971. 12 pp. Free. A homeowner's guide to choosing, installing, finishing, and maintaining oak floors.

WHY AM I SO MISUNDERSTOOD? 15 pp. Cartoon form evaluation of the clothes dryer.

FORMING CONSUMER ORGANIZATIONS. 1972. 32 pp. 048A. 35 cents. Organization and operation of voluntary groups, suggestions for projects; listing of publications of consumer interest.

THE FREEMAN. The Foundation for Economic Education, Inc. 30 South Broadway. Irvington-on-Hudson, N. Y. 10533. A monthly journal devoted to the explanation and promotion of such libertarian ideals as private property, the free market, and limited government. Sample issue upon request.

Good Housekeeping Buying Guides. Good Housekeeping Bulletin Service. 959 8th Ave. New York, N. Y. 10019. 1968. 40 cents each. $1.50 for complete set. Booklets of advice on buying appliances. Titles include:

DISHWASHERS AND DISPOSERS. 35 pp.

ELECTRIC AND GAS RANGES. 35 pp.

FLOOR CARE APPLIANCES. 31 pp.

REFRIGERATORS AND FREEZERS. 33 pp.

SMALL APPLIANCES. 39 pp.

WASHERS AND DRYERS. 30 pp.

A GROOVY GUIDE TO DECORATING YOUR ROOM. Borden Chemical. Dept. MC. A Div. of Borden, Inc. 350 Madison Ave. New York, N. Y. 10017. 1969. 176 pp. 65 cents. Payment must accompany order. Ideas and instructions for bringing a new look to your room.

GROWING FLOWERING PERENNIALS. 1970. 32 pp. 161A. 25 cents.

GROWING GROUND COVERS. 1970. 16 pp. 162A. 15 cents. Use of low-growing plants, varieties, selection, planting, and care.

GROWTH WITH LESS INFLATION OR MORE INFLATION WITHOUT GROWTH? Conference on Economic Progress. 1001 Connecticut Ave., N. W. Washington, D. C. 20036. 70 pp. $1.00. A discussion of the needed turnabout in national economic policies.

GUIDE TO FEDERAL CONSUMER SERVICES. 1971. 151 pp. 049A. $1.00. A summary of the consumer-related services, programs, and consumer publications offered by 34 federal departments and agencies.

A GUIDE TO HOME SPOT REMOVAL. National Institute of Drycleaning. Silver Spring, Md. 20910. 4 pp. Single copy free; 100 for $7.00 plus postage. Some methods for removing common stains.

THE HAZARDS OF "MIXING" TIRE TYPES. 1972. 2 pp. 012A. Free.

HELPING FAMILIES MANAGE THEIR FINANCES. 1968. 51 pp. 019A. 40 cents. Guide to financial planning includes information on use of credit, savings accounts, investments, and life insurance.

HINTS TO THE HANDYMAN. Masonite Corp. 29 N. Wacker Dr. Chicago, Ill. 60606. 14 pp. Free. Tips on how to use Masonite products with 55 plans for the do-it-yourself man.

HOME HEATING. 1968. 24 pp. 142A. 30 cents. Installation, operation, maintenance, and costs of the most commonly used heating systems.

HOME PLANTING BY DESIGN. 1969. 22 pp. 163A. 25 cents. Landscape planning and selection of ground covers, shrubs, and trees.

Housekeeping. A. J. Shaffer. Bissell, Inc. Grand Rapids, Mich. 49501. Free. Sample titles are:

> GUIDE TO COMPLETE CARPET CARE. 1970. 16 pp. Carpet selection, buying tips, decorating hints, a work plan for routine carpet care, and a spot and stain removal guide.
>
> GUIDE TO COMPLETE UPHOLSTERY CARE. 1970. 16 pp. Describes how to select and care for upholstered furniture, recommended cleaning procedures, and a stain removal guide.

HOW TO BE A BETTER SHOPPER. The Sperry and Hutchinson Co. Consumer Services. 3003 E. Kemper Rd. Cincinnati, Ohio 45241. 1966. Study Unit. Single set free. Planned for use with student booklet, How to Be a Better Shopper, available free in classroom quantity. Jr. and sr. hi. levels.

HOW THE CONSUMER CAN REPORT TO THE FOOD AND DRUG ADMINISTRATION. 1971. 4 pp. 051A. Free. How to report suspected safety hazards, mislabeling or false advertising of foods, drugs, and cosmetics to the federal government.

HOW TO BUY FOODS/COMO COMPRAR LOS COMESTIBLES. 1971. 31 pp. 050A. 50 cents. A bilingual teaching aid for use in family economics and consumer education courses in secondary schools and adult education programs.

HOW TO BUY A MATTRESS. Simmons Co. 2 Park Ave. New York, N. Y. 10016. 18 pp. Free. Points to check for comfort and service when buying a mattress.

HOW TO DECORATE WITH . . . CLEAN AND CARE FOR CARPETS MADE OF AVLIN POLYESTER. FMC Corp. American Viscose Div. Consumer Information. 350 5th Ave. New York, N. Y. 10001. 12 pp. Free. Tips on choosing, cleaning, and caring for Avlin carpets.

HOW TO MAKE THE MOST OF YOUR FAMILY'S MONEY. Good Housekeeping Bulletin Service. 959 8th Ave. New York, N. Y. 10019. 1968. 62 pp. 50 cents. A guide for making prudent buying decisions in areas of major family expenditures, including food, clothing, housing, automobiles, medical costs. and insurance.

HOW TO PREVENT AND REMOVE MILDEW. 1971. 12 pp. 176A. 10 cents.

HOW TO REFINISH OLD FURNITURE AND ANTIQUES. Savogram Co. P. O. Box 130 Norwood, Mass. 02062. 21 pp. 25 cents. Handy tips to follow in refinishing furniture.

HOW TO STOP INFLATION: STOP RAISING WAGES. Cowles Communications, Inc. 488 Madison Ave. New York, N. Y. 10022. 4 pp. 15 cents. A plea for wage controls as a means of stopping inflation.

IMPORTING A CAR. 1971. 10 pp. leaflet. 011A. 15 cents. For persons buying cars while abroad to operate in the United States.

INDUSTRIAL LIFE INSURANCE IN THE UNITED STATES: PROSPECT AND RETROSPECT. Life Insurers Conference. 1004 N. Thompson St. Richmond, Va. 23230. 1968. 32 pp. Free. Traces turning points in the history of industrial life insurance and suggests future trends.

INSECTS AND RELATED PESTS OF HOUSE PLANTS. 1970. 16 pp. 164A. 10 cents. Identification of insects, selection and safe use of pesticides.

INSTRUCTIONAL MATERIALS FOR CLASSROOM USE. United States Treasury Dept. Savings Bond Div. Washington, D. C. 20226; or any local savings bond division office. 1971. Free to teachers. Kit containing research projects, mini-dramas, cartoon strip, transparencies, and bulletin board display. Grades 7-12.

INTERIOR PAINTING. 1971. 12 pp. 146A. 15 cents. Selection of paint or finish, surface preparation, and application.

INVESTMENTS AND YOU. Enoch Pratt Free Library. Publications Dept. 400 Cathedral St. Baltimore, Md. 21201. 1968. 10 pp. 10 cents. Listing of books and periodicals dealing with investments.

Johnson Wax Materials. Consumer Education Center. Dept. FI. Johnson Wax Golden Rondelle. 14th and Franklin Sts. Racine, Wis. 53403. Free in reasonable quantities. Sample titles are:

HANDY HINTS-HOW TO CLEAR AND FRESHEN INDOOR AIR. 2 pp. Safety tips on using air fresheners.

HANDY HINTS-HOW TO WAX FURNITURE AS YOU DUST. 2 pp. Tips on using dusting waxes.

THREE RECIPES FOR FINISHING FURNITURE. 4 pp. Suggestions to follow in finishing new furniture or refinishing old furniture.

LADDERS: SELECTION, PROPER USE, AND MAINTENANCE. 1972. 20 pp. 147A. 45 cents.

LANDSCAPE FOR LIVING. 1972. 416 pp. 165A. $3.50. USDA yearbook for 1972; illustrated information on how the individual can improve the environment through plants; how to select and care for various plants.

Laundering. The Maytag Co. Home Service Dept. Newton, Iowa 50208. Free in reasonable quantities. Titles include;

REMOVING SPOTS AND STAINS. 4 pp. A stain removal chart for most commonly encountered stains.

WASH IN OR WASH OUT. 16 pp. Laundry tips for the bride, student, career girl, or bachelor.

Laundry Bulletins. Gold Seal Co. Bismarck, N. D. 58501. Available free to teachers in reasonable quantities. Sample titles are:

CLEAN CLOTHES-CLEAN WATER. No. 20. 4 pp. Facts on nonphosphate detergents.

CONSUMER INFORMATION EDUCATION AND SERVICE. No. 17. 4 pp. Contains a variety of facts on discoloration.

FACTUAL EXPLANATION OF BLEACHING. No. 19. 4 pp. Discusses kinds and characteristics of bleaches.

THE ROLE OF ENZYMES IN LAUNDRY PRODUCTS. No. 18. 4 pp. How enzymes work in laundry products.

Laundry Hints. Lever Brothers Co. 390 Park Ave. New York, N. Y. 10022. 2 pp. Free. Hints on stain removal, hand and machine washing. Titles include:

STAIN REMOVAL CHART

WASHING YOUR SWEATERS THE PROFESSIONAL WAY

WISK THROUGHOUT THE WASH

LET'S HAVE FUN DECORATING WITH DIAMOND WALNUTS. Diamond Walnut Kitchens. 47 Kearny St. San Francisco, Calif. 94108. Free. Leaflet. Instructions for making wreaths, swags, and other Christmas decorations using walnuts.

Life Insurance Learning Materials. Institute of Life Insurance. Educational Div. 277 Park Ave. New York, N. Y. 10017. Single copy free. Sample titles are:

DECADE OF DECISION. Rev. 1971. 56 pp. Case study approach to life and health insurance, designed especially for college courses.

HANDBOOK OF LIFE INSURANCE. Rev. 1971. 95 pp. Single copy free. Simplified account of life insurance. Sr. hi. and col. levels.

LIFE INSURANCE FACT BOOK. Annual. 128 pp. Single copy free. Basic statistical facts about the life insurance business.

A LIST OF WORTHWHILE LIFE AND HEALTH INSURANCE BOOKS. 1971. 80 pp. A list of books of interest to the general public, students of insurance; and those in the insurance buisness.

MODERN HEALTH INSURANCE. 1969. 60 pp. How private health insurande helps American families to meet the cost of health care.

1971 LIFE INSURANCE FACT BOOK. 128 pp. Basic facts about life insurance, types of companies, officials, organizations, glossary, and tables.

POLICIES FOR PROTECTION: HOW LIFE INSURANCE AND HEALTH INSURANCE WORK. Rev. 1970. 36 pp. Explains the methods and procedures by which life and health insurance function for business courses. Includes a teacher's key and manual. Jr. and sr. hi. levels.

TEACHING TOPICS. 12 pp. Single copy free. Published periodically during the school year. Contains articles of general interest.

LOOK FOR THAT LABEL. 1971. 8 pp. 039A. Free. Mandatory labeling requirements for fiber content of fabrics and furs.

MAIL FRAUD LAWS. 1971. 32 pp. 052A. 20 cents. Common mail fraud situations; how the consumer can protect himself; procedure for reporting fraud to the Postal Service.

MAIL ORDER INSURANCE. 1971. 8 pp. 053A. 15 cents. Four common insurance frauds; how to protect yourself; procedures for reporting to the Federal Trade Commission.

MAKING THE MOST OF YOUR MONEY. Institute of Life Insurance. Educational Div. 277 Park Ave. New York, N. Y. 10017. 1971. 47 pp. Free up to 100 copies. Illustrated workbook of lessons in consumer education. Designed for basic adult education programs.

MANAGING YOUR MONEY FOR RETIREMENT. (08132-095). Popular Library, Inc. 355 Madison Ave. New York, N. Y. 10017. 1970. 159 pp. 95 cents. Practical information to plan for financial security after retiring.

TO MARKET TO MARKET. The Sperry and Hutchinson Co. Consumer Services. 3003 E. Kemper Rd. Cincinnati, Ohio 45241. Free. A kit containing 48 slides (free on loan), complete instructions for group leaders, and a 12-page booklet, How to Be a Better Shopper, for each member of the group.

MERCHANDISING YOUR JOB TALENTS. 1971. 26 pp. 177A. 25 cents. Information on preparing a resume, writing a letter of application, interviewing for a job.

MICROWAVE OVEN RADIATION. 1971. 9 pp. 002A. 15 cents.

MONEY AND YOUR MARRIAGE. National Consumer Finance Assoc. 1000 16th St., N. W. Washington, D. C. 20036. Rev. 1970. 32 pp. 35 cents. Manual for counselors, teachers of family-living courses, newlyweds and newlyweds-to-be, designed to promote better understanding of the realities of family finance and the need for planning together. Includes self-test section.

MONEY IN THE UNITED STATES. Center for Information on America. Washington, Conn. 06793. 1967. 14 pp. 35 cents. Explains where money comes from, how it is regulated, and how it affects our economy. Sr. hi. level.

Money Management. Money Management Institute of Household Finance Corp. Prudential Plaza. Chicago, Ill. 60601. Titles include:

IT'S YOUR CREDIT-MANAGE IT WISELY. 44 pp. Single copy. 50 cents.

YOUR GUIDE FOR TEACHING MONEY MANAGEMENT. Rev. 1970. 30 pp. 25 cents. Presents concepts, learning experiences, resources and evaluation criteria for teaching personal economics to students of different ages and abilities.

Money Management Booklets. 20-40 pp. 25 cents each or $3.00 per set of 12 booklets. A series of booklets covering all important areas of personal and family finance. Write for a free program folder describing materials. Titles include:

YOUR AUTOMOBILE DOLLAR

YOUR CLOTHING DOLLAR

YOUR EQUIPMENT DOLLAR

YOUR FOOD DOLLAR

YOUR HEALTH AND RECREATION DOLLAR

YOUR HOME FURNISHINGS DOLLAR

YOUR SAVINGS AND INVESTMENT DOLLAR

Money and Credit Management Education. National Consumer Finance Assoc. 1000 16th St., N. W. Washington, D. C. 20036. 1971-72. Free to teachers. A catalog of educational aids for the classroom teacher, including booklets, audio-visual aids, etc. Sample titles are:

CONSUMER CREDIT CLASSROOM CHARTS

FAMILY GOALS SPREAD SHEET

FAMILY SPENDING SPREAD SHEET

MONTHLY REVIEW. Federal Reserve Bank of Kansas City. Research Dept. Kansas City, Mo. 64198. Subscription free. An economic journal with emphasis on banking, business, and agriculture.

NAREB Publications. Assoc. of Real Estate Boards. 1300 Connecticut Ave., N. W. Washington, D. C. 20036. Single copy free. Titles include:

HOW TO MAKE THE BEST SALE OF YOUR HOUSE. 1969. 7 pp.

SEVEN WAYS WE CAN SELL YOUR HOUSE. 6 pp.

THE NATIONAL ECONOMY AND THE VIET NAM WAR. 1968. 82 pp. Single copy free. Discussion of the problems of checking inflation and improving balance of payments during wartime.

NEW DIMENSIONS IN LIVING WITH HARDBOARD. American Hardboard Assoc. 20 N. Wacker Dr. Chicago, Ill. 60606. 1971. 24 pp. Free. Color illustrations showing ways to use hardboard in home decoration.

1,001 DECORATING IDEAS. Conso Publications. 149 5th Ave. New York, N. Y. 10010. Single copy free to home economics teachers. A variety of decorating ideas.

PAINT AND PAINTING. 1971. 32 pp. 148A. 60 cents. For both interior and exterior painting; selection of equipment and paint or finish, preparation of surface, and application.

Paneling. Masonite Corp. 29 N. Wacker Dr. Chicago, Ill. 60606. Single copy free. Describes ways to use paneling in decorating. Titles include:

MASONITE ROYALCOTE PANELING ANTIQUE SERIES. 7111.

MASONITE ROYALCOTE PANELING FEATURE SERIES. 7114.

MASONITE ROYALCOTE PANELING TRADITION SERIES. 7113.

Patio Plans. Filon. 12333 S. Van Ness Ave. Hawthorne, Calif. 90250. Free. How to use fiberglass panels in building. Titles include:

BUILDING PLANS WITH FILON. Leaflet. Directions for building translucent patio, carport, and other roofs.

PATIO PLANNING KIT. Leaflet. A decorator's guide with color selection ideas.

PHILIPPINE MAHOGANY: THE UNKNOWN WOOD. Philippine Mahogany Assoc., Inc. P. O. Box 3362. Tacoma, Wash. 98499. 8 pp. Free. Gives advantages of Philippine mahogany and illustrations and formulas for finishes.

PLANNING BATHROOMS. 1967. 20 pp. 149A. 15 cents. Arrangement, location, and selection of fixtures and materials.

PLANNING FOR THE LATER YEARS. 1969. 51 pp. 020A. 35 cents. Comprehensive guide for retirement planning with discussions of income, health maintenance, housing, legal problems, and use of leisure time.

PLANNING YOUR HOME LIGHTING. 1968. 22 pp. 150A. 20 cents. Requirements for the selection and maintenance of lighting fixtures.

Plywood. Hardwood Plywood Manufacturers Assoc. 2310 S. Walter Reed Dr. Arlington, Va. 22206. Sample title:

THE STORY OF HARDWOOD PLYWOOD. 1970. 15 pp. Free. A discussion of various types of plywood and their uses.

PRICE TAG ON THE NATION'S HEALTH. Federal Reserve Bank of San Francisco. Administrative Service Dept. 400 Sansome St San Francisco, Calif. 94120. 1970. 12 pp. Free. Study of the costs of medical care.

Profit Sharing Information. Profit Sharing Research Foundation. 1718 Sherman Ave. Evanston, Ill. 60201. Free. Titles include:

DOES PROFIT SHARING PAY? 1971. 6 pp. Highlights of a study of large department store chains.

GROWTH OF PROFIT SHARING AND PENSIONS, 1939 THROUGH 1970. 2 pp. Two charts showing the relationship between profit sharing and pensions.

PROTECTING YOUR HOME AGAINST TERMITES. 1972. 2 pp. 151A. Free.

PROTECTING YOUR HOME AGAINST THEFT. 1972. 2 pp. 152A. Free.

PROTECTION FOR THE ELDERLY. 1971. 7 pp. leaflet. 054A. Free. How to help an elderly person protect himself from common frauds; procedures for reporting to the Federal Trade Commission.

Public Affairs Pamphlets. Public Affairs Committee, Inc. 381 Park Ave., S. New York, N. Y. 10016. Titles include:

FUNERAL COSTS AND DEATH BENEFITS. (409). 1967. 20 pp. 25 cents. How the average family can avoid excessive funeral costs.

THE RESPONSIBLE CONSUMER. (453). 1970. 20 pp. 25 cents. Reviews the problems of the consumer, reports what has been happening in consumer protection, and counsels the consumer on how to choose and spend wisely.

PUBLIC INVESTMENT: AMERICA'S NEW FRONTIER. American Federation of Labor and Congress of Industrial Organizations. 815 16th St., N. W. Washington, D. C. 20006. 1971. 6 pp. Free. Details the AFL-CIO program for public investment to meet the needs of a growing urban population.

Publications. Federal Reserve Bank of San Francisco. Administrative Service Dept. 400 Sansome St. San Francisco, Calif. 94120. Single copy free. Sample titles are:

CREDIT AND CREDIT CARDS. 1969. 14 pp. A discussion of bank credit card plans and their impact on the individual.

CRISIS IN THE STATEHOUSE: A TIME FOR SHARING. 1969. 22 pp. A look at the problems of state and local finance.

WALL STREET BEFORE THE FALL. 1970. 36 pp. A description of basic stock market developments of the last 15 years.

Publications of the Committee for Economic Development. Committee for Economic Development. 477 Madison Ave. New York, N. Y. 10022. Sample titles are:

ECONOMIC GROWTH IN THE UNITED STATES. 1969. 56 pp. $1.00. Describes the growth of the American economy to the present, and then indicates what may reasonably be expected in the future.

FISCAL AND MONETARY POLICIES FOR STEADY ECONOMIC GROWTH. 1969. 85 pp. $1.00. A reexamination of the role of fiscal and monetary policies in achieving the nation's basic economic objectives.

HOW LOW INCOME COUNTRIES CAN ADVANCE THEIR OWN GROWTH. 1966. 57 pp. $1.50. What low income countries can do through self-help measures to achieve sustained high rates of growth in per capita income.

QUACKERY. 1971. 2 pp. 055A. Free. Common medical fraud (quackery) situations; how to protect yourself; procedures for reporting to the Food and Drug Administration.

READ THE LABEL. 1972. 24 pp. 056A. 40 cents. Information that must appear on the labels of foods, drugs, cosmetics, and household chemicals; how to use this information.

REMOVING STAINS FROM FABRICS. 1968. 32 pp. 040A. 20 cents. Stain removers and instructions for removing 142 common stains.

RENT WATCH FOR SOCIAL SECURITY BENEFICIARIES. 1972. 4 pp. 057A. Free. Special procedures social security beneficiaries should follow to report a suspected unfair rent increase to the Internal Revenue Service.

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ROOM AIR CONDITIONERS. 1972. 24 pp. 003A. 45 cents. How they work, selection, use, and maintenance.

SAFE USE OF PESTICIDES. 1972. 6 pp. leaflet. 166A. 10 cents.

SAFETY BELT MYTHS. 1972. 8 pp. leaflet. 013A. 10 cents. Need for and proper use of automobile safety belts.

SAFETY TIPS ON THE PURCHASE AND USE OF HYDRAULIC BRAKE FLUIDS. 1972. 3 pp. 014A. Free.

SANITATION IN HOME LAUNDERING. 1970. 8 pp. 041A. 10 cents. Disinfectant in home or coin-operated washing machine; when to use, how to select and use properly.

THE SEARCH FOR ECONOMIC SECURITY. Institute of Life Insurance. Educational Div. 277 Park Ave. New York, N. Y. 10017. 1971. 64 pp. Free. The evolution of the American economic security system told with historic pictures and stories. Sr. hi. through adult levels.

SELECTING AND GROWING HOUSE PLANTS. 1968. 32 pp. 167A. 15 cents.

SELECTING SHRUBS FOR SHADY AREAS. 1970. 16 pp. 168A. 15 cents.

SETTING YOUR TABLE. Royal Worcester Porcelain Co., Inc. 11 E. 26th St. New York, N. Y. 10010. 1970. 6 pp. Up to 50 copies free. A guide to different types of dinnerware, selection and care of china, and table setting.

7 WAYS TO REDUCE FUEL CONSUMPTION IN HOUSEHOLD HEATING. 1970. 10 pp. 143A. 25 cents.

SIMPLE PLUMBING REPAIRS. 1970. 14 pp. 153A. 10 cents Equipment and methods for repairing faucets, valves, leaks in pipes and tanks, frozen pipes, toilets, and clogged drains.

SKIPPERS COURSE. 1972. 94 pp. 178A. $1.50. Basic self-instructional program for beginning boaters, emphasizes safety.

SOAPS AND DETERGENTS FOR HOME LAUNDERING. 1971. 8 pp. 042A. 10 cents.

Sportshelf Publications. Sportshelf. P. O. Box 643. New Rochelle, N. Y. 10802. Titles include:

HOW TO BE A WISE SHOPPER. 1971. 15 pp. 50 cents. Tells how to get the most for your money in food, clothes, and many household items.

TRUTH IN LENDING-AND YOU. 1970. 11 pp. 50 cents. Provides guidelines to follow in shopping for credit.

Stainless Steel Information. Stainless Steel News Bureau. Basford Inc. 1301 Avenue of the Americas. New York, N. Y. 10019. Free. Sample titles are:

GLORIA WRIGHT SPEAKS TO YOUNG HOMEMAKERS. 23 pp. An aid to selecting kitchen utensils with hints for the beginning housekeeper.

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SUMMARY OF INFORMATION FOR SHIPPERS OF HOUSEHOLD GOODS. 1970. 17 pp. 179A. 20 cents. Consumer guide for obtaining estimates, obtaining accurate weights of shipments, preparing articles for shipment, and filing loss or damage claims.

SUNLAMPS. 1972. 2 pp. 004A. Free. Precautions for safe use.

Taxes. Tax Foundation, Inc. 50 Rockefeller Plaza. New York, N. Y. 10020. Sample title:

STATE AND LOCAL EMPLOYEE PENSION SYSTEMS. (No. 22). 1969. 64 pp. $1.50. Examines the major elements of state and local pension systems, presents a picture of typical practices, and discusses some of the critical problems.

Government Finance Briefs. Single copy free. Sample titles are:

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FEDERAL REVENUE SHARING: A NEW APPRAISAL. (GFB 16). 1969. 27 pp. Discusses various issues in federal tax sharing.

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Teaching Aids for Economic Education in Elementary and Secondary Schools. Joint Council on Economic Education. 1212 Avenue of the Americas. New York, N. Y. 10036. Sample title:

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Teaching Personal Economics. Joint Council on Economic Education. 1212 Avenue of the Americas. New York, N. Y. 10036. 1971. $2.50 each. These books offer a personalized approach to teaching economics within the school curriculum. Each is a self-contained teacher's guide offering varied techniques and materials to help students gain necessary economic concepts. Titles include:

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TEACHING UNIT FOR CONSUMER FINANCE. National Consumer Finance Assoc. 1000 16th St., N. W. Washington, D. C. 20036. Portfolio. Rev. annually. $1.00. A one-week teaching unit by Dr. Carl F. Hawver containing class panel presentations, group dynamics, audio-visual techniques, question and answer materials, tests, lesson plans, and teacher's guide for understanding money management and consumer finance. Sr. hi. level.

A TEACHER'S GUIDE TO FINANCIAL EDUCATION. (261-08398). National Education Assoc. Home Economics Education Assoc. 1201 16th St., N. W Washington, D. C. 20036. 1967. 51 pp. $1.00. Quantity prices on request. Excellent material for teaching practical economics to high school students.

A TEACHER'S GUIDE TO FLOWER ARRANGEMENT. The Kenneth Post Foundation. Box 100. Etna, N. Y. 13062. 40 pp. 50 cents. Lesson plans for a unit in flower arrangement.

TENANT'S GUIDE TO RENT CONTROLS. 1972. 14 pp. 058A. Free. What rents are controlled, computing base rent, allowable increases, and procedures the landlord must follow in giving notice of a rent increase.

300 WAYS TO SAVE TIME IN HOMEMAKING. Good Housekeeping Bulletin Service. 959 8th Ave. New York, N. Y. 10019. 1968. 39 pp. 50 cents. Pointers on every phase of homemaking, from feeding the family to getting ready for guests.

TIRES: THEIR SELECTION AND CARE. 1970. 28 pp. 016A. 65 cents.

TO HAVE AND TO HOLD. Pickard, Inc. P. O. Box 309. Antioch, Ill. 60002. Discusses types of china and crystal, how to choose them, and how to care for them. Free in classroom quantities.

TREES FOR SHADE AND BEAUTY. 1970. 8 pp. 170A. 10 cents.

TRANSPLANTING ORNAMENTAL TREES AND SHRUBS. 1972. 11 pp. 169A. 10 cents.

TRUTH IN LENDING. 1970. 6 pp. 059A. Free. Consumer's rights under the Truth in Lending Law of 1969; includes right to discovery of terms of credit.

USING OUR CREDIT INTELLIGENTLY. National Foundation for Consumer Credit. 1819 H St., N. W. Washington, D. C. 20006. 1970. 54 pp. 85 cents. Written for young people who will be the future users of consumer credit.

VACUUM CLEANERS:- THEIR SELECTION, USE AND CARE. 1972. 16 pp. 005A. 60 cents.

WASHERS AND DRYERS. 1972. 24 pp. 006A. 45 cents. Selection and maintenance.

WHAT INFLATION AND TIGHT MONEY MEAN TO YOU. (416). Public Affairs Committee, Inc. 381 Park Ave., S. New York, N. Y. 10016. 1968. 20 pp. 25 cents. A layman's pamphlet about the national economy.

WHAT'S BEING DONE ABOUT X-RAYS FROM HOME TV SETS? 1971. 12 pp. leaflet. 007A. 10 cents. Federal standards for color TV sets; safety in use and servicing.

WOOD DECAY IN HOUSES, HOW TO PREVENT AND CONTROL IT. 1969. 17 pp. 154A. 20 cents. Selection, preservation, and maintenance of lumber exposed to high moisture levels.

Wool Ways Series. Pendleton Woolen Mills. 218 S. W. Jefferson St. Portland, Ore. 97201. Single copy free to teachers. Seven bulletins on the care of woolen products. Titles include:

- BLANKET CARE
- BUYING CLOTHES WISELY
- PRESSING WOOL
- SPOTLESS WOOLENS
- SWEATER CARE
- THIS IS WOOL
- WOOL CARE

YOUR FEDERAL INCOME TAX. 1972. 160 pp. 023A. 75 cents. Comprehensive guide to preparing personal income tax returns; includes filing, and determining taxable income, adjustments to income, deductions, etc.

YOUR MONEY AND THE FEDERAL RESERVE SYSTEM. Federal Reserve Bank of Minneapolis. Public Information Dept. 73 S. 5th St. Minneapolis, Minn. 55480. Rev. 1968. 20 pp. Free. Describes services provided by Federal Reserve Banks, with special emphasis on how currency and coin are supplied. Briefly discusses system structure and how Federal Reserve actions influence the supply of money and bank reserves.

YOUR MONEY: WHO'S FOOLING WITH IT? Cowles Communications, Inc. 444 Madison Ave. New York, N. Y. 10022. 1971. 5 pp. 15 cents. A distinguished economist talks about the principal causes of inflation, the mistakes of presidents, and what can be done.

YOUR SOCIAL SECURITY. 1971. 47 pp. 021A. 30 cents. Who is eligible, amounts of payments; how to apply for Social Security and Medicare benefits.

Consumer Economics

Ann Educational Service of the Peanut Growers of Alabama and Georgia, Box 1232, Dothan, AL.

Farm Bureau Park Promotion Division, P. O. Box 11000, Montgomery, AL 36111.

Irelan, Lola M., Low Income Life Styles, 1966. Dept. of Health, Education and Welfare, Superintendent of Documents, Washington, D. C. 20402. 86 p.

Logan, Martha., Home Economist. Swift and Company, Montgomery, AL 36111.

Neisser, Edith G. The Many Faces of Money, Human Relations Aids, 604 E. 25th St., New York, N. Y. 1958. 25 cents.

Resource Material for Teaching Consumer Education in Relation to the Home Economics Course of Study for Alabama High Schools. Montgomery, Alabama: State Department of Vocational Education.

Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402. How to Use USDA Grades in Buying Food. 15 cents.

Teaching About Food Labeling, (Class activity suggestions and filmstrip, "Learning from Labels.") Evaporated Milk Association, 910 Seventeenth St., N. W. Washington, D. C. 20006.

Using Credit Wisely, CUNA. International, Inc., Public Relations Department, Box 431, Madison, Wisconsin 53701. Free to educators.

Wharton, Don. "Five Common Frauds and How to Avoid Them." Reader's Digest, December, 1967. Reprints available, 10 for 50 cents from Reader's Digest, Pleasantville, N. Y. 10570.

When You Use Credit--For the Family, Division of Home Economics, Federal Extension Service, U. S. Dept. of Agriculture, Washington, D. C. 20250, 1964. 10 cents.